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OF

Trade and Commerce;

OR, A

GENERAL MAGAZINE

FOR

GENTLEMEN, LADIES, MERCHANTS, TRADESMEN, SCHOOL-MASTERS, and all who are any Ways concerned in Buſineſs, or the Education of Youth of either Sex, as well as for young Clerks, Apprentices, &c. &c.

CONTAINING

I. The ART of PENMANSHIP exemplified in all the various Hands of *Great-Britain*; with an eaſy INTRODUCTION for the Uſe of the Unlearned.

II. A compleat SYSTEM of ARITHMETIC, adapted more particularly to TRADE and BUSINESS.

III. Directions for MERCANTILE BUSINESS in every Branch, as well in the Counting-Houſe and Ware-houſe, as by the Water-Side; with proper Inſtructions for the Management of Foreign and Inland Bills of Exchange.

IV. An eaſy SYSTEM of ACCOUNTS on a new PLAN, contriv'd for the Uſe of thoſe whoſe BUSINESS will not admit of the ITALIAN METHOD.

V. A SERIES of MERCHANTS ACCOUNTS; or, the ITATIAN METHOD of BOOK-KEEPING made plain and eaſy.

VI. Tables of FOREIGN COINS, WEIGHTS and MEASURES, reduced to thoſe of *England*.

VII. A VOCABULARY, or EXPLANATION of TERMS uſed by Merchants, Tradeſmen, &c.

By the moſt Celebrated MASTERS.

The PLATES engraved by Mr. GEORGE BICKHAM, and the beſt Hands.

The Whole examin'd and approv'd of by ſeveral eminent MERCHANTS.

LONDON:

Printed for J. ROBINSON, at the *Golden-Lyon* in *Ludgate-ſtreet*.

M DCCXLVII.

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MAY

THE Compleat Penman; OR *Young Clerk's Companion;*

EXEMPLIFIED

In all the Various Hands, and Forms of

Buſineſs,

Extracted from the Beſt Performances of the moſt

EMINENT MASTERS:

Together with

Several Original Pieces,

BY

William Richards,

Maſter of the Academy, at Shadwell.

LONDON.

Printed for I. Robinson at the Golden Lion in Ludgate-Street.

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AN INTRODUCTION *to the* ART *of* PENMANSHIP.

20·2·13.

AS by Words we convey our Thoughts to one another, ſo by Writing we repreſent to the Eye thoſe Words which we pronounce. The Tongue and the Pen are mutual Aſſiſtants to each other. For we write what we ſpeak, and ſpeak what we write.

PENMANSHIP, in a Word, is the Life and Soul of Commerce and Correſpondence: By the Practice of it we manage our Affairs at the greateſt Diſtance, and with all the Secrecy and Satisfaction imaginable. It is the Meſſenger of the Thoughts, and the Key to the liberal Arts and Sciences. Speaking, in ſhort, is vocal Thought only. Thinking is nothing more than ſilent Speech; but Writing is the Image, or Character of them both.

I come now to give ſuch Inſtructions as are highly requiſite for young Practitioners, or rather ſuch, as at preſent have but little, if any Knowledge of this excellent Art.

The firſt Thing neceſſary, therefore, will be to direct him how to hold his Pen, *viz.*

1. Hold you Pen with the *Thumb* and *Two firſt Fingers* of your *Right Hand*, ſo as that your Second Finger's End may reach juſt to the upper Part of the Hollow or Scoop of your Pen; and that your Pen may reſt on that Side of your Second Finger, (near the Nail) which is next your firſt Finger.

2. Your *Firſt Finger's End* muſt reach juſt as low as the Top of the Nail of your Second Finger, and lay hold or preſs on that Part of the Barrel of the Pen, which is next your Second Finger.

3. Your *Thumb* (almoſt extended ſtraight) muſt lay hold or preſs on that Side of the Barrel of the Pen that is next it, and will then reach to right againſt the Top of the Nail of you firſt Finger.

4. Your Pen and Hand thus order'd, *Your Pen will be held on the Right Side of it*, (almoſt under the Barrel) *by the End of your Second Finger near its Nail.*

5. On the *Right Side* (almoſt on the Back of the Barrel) it will be held by *That Part of your Firſt Finger, which is neareſt your Second Finger.*

6. On the *Left Side* (about an Inch and a Quarter from the Point of the *Nib)* it will be held *by the Ball of the End of your Thumb*, traverſing ſlant-wiſe oppoſite to the End of your Thumb-Nail: And the *feather'd Part* of your Pen will paſs *between the upper and next Joint of your Firſt Finger*; and the Hollow, Scoop, or Opening of your Pen, will be hid from your Sight.

7. The Hollow (or Palm) *of your Hand*, will be almoſt directly againſt your Paper.

8. Your *Third Finger* muſt bear upon your Little Finger, near its End; but it muſt be brought more inward (or nearer your Left Hand) than your Little Finger.

9. Your *Little Finger* muſt bear on your Paper with that Joint of it, which is next to its Nail.

10. The *Ball of your Right-Hand* (near your Wriſt) muſt not (nor any Part of your Hand, but the before-mention'd Joint of your Little Finger) touch the Paper.

11. Your Pen and Hand ordered according to theſe Directions; you will find *the Paper and Deſk* on which you write, will be *borne on* by nothing elſe, but the *Nib of your Pen*, the *lowermoſt Joint of your Little Finger*, that *Part of your Right Arm*, which is between your Wriſt and Elbow; and by the *Thumb*, *Fingers*, and *Part of the Arm*, near the Elbow of your *Left-Hand*; on which (and the Seat you ſit on) the Weight of your Body ſhould reſt.

The Poſition *of the* Body, Deſk, Seat, *and* Book *or* Paper, *when you ſit at Writing.*

1. LET the *Heighth* of the *Flat of your Deſk*, whereon you lay your Book or Paper, be about *two Foot three Quarters* from the Ground; the *Heighth of your Seat*, *one Foot three Quarters*; Let your *Seats Edge* be diſtanced from the Edge of the *Deſk* (which comes next your Body) *half a Foot.*

2. Let the *Room* for your Knees and Legs to come under your Deſk be *one Foot.*

3. Lay your *Book* or *Paper*, on which you write, *ſtraight before you.*

4. Let the *Elbow* of your Right Arm *be diſtanced* from your Side *about four Inches.*

5. Let your *Body* be (nearly) *upright*, and right againſt your Book or Paper; and if you ſuffer any Part of it to touch the Edge of your Deſk (which it is beſt to avoid if you can) let it be but ſlightly.

6. Let the *Weight of your Body* reſt on your Seat and Left Arm; and *hold your Paper* (faſt down) on which you Write, with the Thumb and Four Fingers of your Left-Hand.

We ſhall now proceed to give our young Readers ſome proper Directions for the Writing thoſe Hands, which, in all probability, may be of moſt Service to them.

The ſeveral Sorts of Hands, now in Uſe among us, may be divided into two Branches, *viz.* Thoſe of abſolute Uſe for *Buſineſs*, and thoſe which are only *Ornamental.* Thoſe of abſolute Uſe are the *Round Hand* and *Italian*, in which, moſt of the common Affairs of Trade, and the ordinary Buſineſs of Life, are written by all *Europeans*; and the *Engroſſing* and *Square Text*, in which all the various Buſineſs of the Law is generally tranſacted. The other Hands, *viz.* The *Old Engliſh*, the *Roman* and *Italian* Prints, the *German Text*, *&c.* are only made uſe of by way of Ornament, or for Curioſity, in ſome particular Caſes, and therefore the Writing of them, is not eſteem'd of ſuch Neceſſity, to thoſe who are intended for common Buſineſs.

The principal Things to be aim'd at, in order to write any Hand well, are theſe Two: *Firſt*, To get an exact Idea of a good Letter, which is done by frequent and nice Obſervation of a correct Copy. The other is, to get ſuch a Command of Hand, as to be able to expreſs with the Pen, that Idea upon the Paper, which is attain'd by conſtant and careful Practice after the beſt Examples; the Learner being firſt inform'd of the moſt neceſſary Things to be obſerv'd, in his Practice of that Hand he intends to be Maſter of.

In order therefore to his future Improvement, I ſhall firſt ſhew him wherein the Beauty of a maſterly Performance principally conſiſts.

1. The eſſential Properties of a good Piece of Writing are, a due Proportion of Characters throughout the Whole; a juſt Diſtance between the Letters themſelves, as well as the Words; with a natural Leaning, or Inclination of the Letters one to another;



another; a clean ſmooth Stroke, perform'd with a maſterly Boldneſs and Freedom, without which, the moſt regular Piece is like a dead Corps, whoſe Features, though they may be exact in Symetry, yet want that Spirit, which only can render it an Object both valuable and delightful.

The Proportion of the ſeveral Letters in moſt Hands, are generally regulated by the *o* and *n*, therefore let the making of them be firſt carefully practiſed, and then the other Letters which depend upon them, all which muſt be of the ſame Width and Fulneſs of Stroke as they are of.

Let all Strokes, which are the conſtituent Parts of a Letter (or as ſome call them, the *Body Strokes,)* be made with the full of the Pen, and of the ſame Thickneſs one with another, as near as is conſiſtent with the Nature of the Hand you are Writing.

Let all Strokes, which join the conſtituent Parts of Letters, or the Letters themſelves together, be made with the Right-Hand Corner of the Pen, and as fine as the Hand will admit of; turn not your Pen, neither alter the Poſition of your Hand, but let it move with a ſteady, eaſy Motion, and perform every Letter without Catchings, and convulſive Flutterings.

Let all the Letters, which have not Stems above or below the Line, be even at the Top and Bottom. Let thoſe which have Stems above or below the other Letters, be equal to twice the Height of thoſe without Stems, except the *t*.

Let the Capitals be equal to twice the Height of ſuch Letters as have no Stems.

Let the Diſtance between Words, be double to that between the Letters.

Let the Lines be of ſuch a Diſtance from each other, that the Stems of the Letters may not interfere one with another, to prevent which, they muſt be ſomething more than twice the Length of the little *l* aſunder, which is equal to the Height of the Capital Letters.

In order to make your Hand-Writing legible, uſe ſuch Letters only as are moſt generally known and approv'd of. Never, out of a Vanity of Invention, uſe any Spriggings, or unnatural Curls; neither throw Strokes thro' the Body of the Letters.

To make your Hand-Writing expeditious, you ſhould perform as much of a Word as you can, without taking off your Pen.

That your Writing may appear beautiful, take due Care to make your Fulls and Smalls very ſmooth and clear; make the circular Strokes without Flats or Corners, and the right lin'd Ones without Crookedneſs; keep ſuch a Diſtance between Letter and Letter, that the Whites between them may be as exact as is conſiſtent with Practice, and take the ſame Care with reſpect to the Diſtance of Words and Lines as before directed; for the Beauty of Letters conſiſts in the well adjuſting of their Parts, well performing the Strokes of which they are compoſed, and placing them to the beſt Advantage.

The Round Hand is of moſt general Uſe in Buſineſs. This Hand is compoſed of an Oval and ſtrait Line, its Slope is towards the Right-Hand, making an Angle with the Line of about 58 Degrees, the Thickneſs of the Full or Body Stroke a ninth Part of its Heighth, and its Width, about Two-Thirds of its Heighth, the Diſtance between Letter and Letter, the inward Width of the Letter *n*, but the circular Letters muſt ſtand ſomething cloſer.

The Fundamental Letters of this Hand, are, l, n, o, j, therefore chiefly practiſe them.

The

The Numerical Figures, made uſe of in Accounts, merit a particular Attention and Regard, as no Affairs in common Buſineſs can be tranſacted without them; therefore learn to make them in the moſt graceful Manner.

Figures, that ſtand in Columns in Books of Accounts, ſhould be made large, ſtrong, and upright; but if mix'd with Letters in Writing, let them lean ſomewhat, and leſs ſtrong, but let them be ſomething larger than your Writing.

The *Italian* Hand is of the ſame Nature with the Round Hand, its Slope and fundamental Letters are the ſame, but the Character is wrote much narrower, and the Diſtance between the Letters much greater than in the Round Hand.

The Letters of the Engroſſing Hand, and Square Text, ſtand perpendicular to the Line. The n, and o, are both included in a Square, and conſequently the Width of each from Outſide to Outſide, equal to the Height. The fundamental Letters are j, l, n, o, v.

The *German* Text Letters ſtand likewiſe perpendicular to the Line. The fundamental Letters are i, o, n, l, v. Let the Body Stroke be about the ſeventh Part of the perpendicular Heighth, and the inward Width two Body Strokes or a little more.

'Tis cuſtomary, both in the Square and *German* Text, to embelliſh the Capitals with a Variety of Strokes; there are no Rules to be preſcrib'd in the Execution of them, ſince they are wholly dependant on the Fancy of the Penman; however, he ought to take Care that ſuch additional Strokes be a real Ornament, and not a Blemiſh to the Letter he would endeavour to improve.

Directions for Striking, *otherwiſe called* Command of Hand.

Striking is called *Command of Hand*, becauſe it is perform'd without the leaſt Agitation of the Fingers, or reſting on the Hand or Arm.

Some ſtrike after the *Dutch* Manner, and others after the *French*; and both, if well executed, are beautiful enough, when judiciouſly, and but ſparingly introduc'd.

The *French Command of Hand* is perform'd with the Hollow or Scoop of the Pen, turn'd towards the End of the Middle Finger, and is naturally light, airy and genteel, and moſt agreeable for the *Italian* and ſmall Round Hands.

The *Dutch Command of Hand* is perform'd with the Hollow or Scoop of the Pen, held towards the Ball of the Hand; and is moſt proper for Capitals in the Round Text Hand, becauſe the Fulls fall alike; the Pen being held as in Writing, only the Hand being a little elevated.

The Center of Motion, in ſtriking, is the Shoulder, from whence let your Hand and Arm ſwing together, with a ſprightly Motion, without reſting or touching the Paper, with any Thing but the Pen, which muſt not be turn'd in the Hand while you are making any Stroke.

The ſlower your Motion is, the ſurer it will be; but yet there muſt be ſuch a Boldneſs and Freedom obſerv'd, that the Stroke may be ſmart and clean, without Roughneſs, or any Flatneſs or Corners.

Having thus given the young Practitioner a tranſient Idea of the *Art of Writing*, and laid down ſuch Rules and Directions, as to me ſeem moſt uſeful and neceſſary, I wiſh him all the Succeſs imaginable, and with Pleaſure ſubſcribe myſelf,

His oblig'd humble Servant,

W. R.



a b c d e f g h h i j k l m n o p.

q r s ſ ſſ ſt t tt u v w x x y y z z &c.

Aa. Bb. Ccc. Dd. Ddd. Eee. Fff. Ggg.

Hh. Ii. Jji. Kk. Lll. Mm. Mm. Nn.

Nn. Oo. Ppp. Pp. Qq. Rrr. Rrs. Sſs.

Tt tt. Uu. Vv. Ww. Ww. Xx. Yy. Zz.

a b c d e f g h h i j k l m n o p

q r s ſ ſſ ſt t tt u v w x x y y z z &c.

Aa. Bb. Ccc. Dd. Ddd. Eee. Fff. Ggg.

Hh. Ii. Jji. Kk. Lll. Mm. Mm. Nn.

Nn. Oo. Ppp. Pp. Qq. Rrr. Rrs. Sſs.

Ttt. Uu. Vv. Ww. Ww. Xx. Yy. Zz.


16
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MAY

am, bm, cm, dm, em, fm, gm, hm, im,

km, lm, mm, nm; om, pm, qm, rm, sm,

sm, tm, ttm, um, vm, wm, xm, ym, zm.

1, 2, 3, 4, 5, 6, 7, 8, 9, 0.

1234567890. 1234567890.

1233445567788990. 1123445566778899.

Affirm not all you hear, nor speak all you know.

Be courteous to all, but familiar with ỹ Virtuous.

Custom is ỹ Plague of Wise men & ỹ. Idol of Fools.

Deride not Infirmities, nor insult over Enemies.

Education is that which makes the Man. Eee.

Forget not God in ỹ Mirth, nor ỹ. Self in ỹ Anger.

Goodneſs generally leads to universal Esteem.

He never wants Comfort that has Content. Hi.

Idleneſs is the Spring of all manner of Vice. Iji.

Knowledge without Virtue is but learned Ignorance.

Looſe Converſation is an argument of a vain mind.

Many have ſuffer'd by Overtalking few by Silence.

Nothing is commendable that is dishonest Nt.

Of all Poverty that of ỹ Mind is most deplorable.

Prosperity gains Friends & Adversity tries 'em.

Quarrels are easily begun but difficultly ended.

Recreation shou'd be us'd with Reason & in Time.

Suspect those things which ỹ Multitude approves.

Trust none too far, nor mistrust any too soon. Tt.

Virtue and Wisdom are above Beauty & Fortune.

Wise men keep their Expences short of their Income.

Your Vice, and not your Poverty, is your Shame.

Zeal for Religion cannot warrant Revenge.

Quickly lay hold on Time while in your Powr. 2.

A B C D E F G H J I K L M N O P Q R S T U V W X Y Z.

Accommodate your minds with commendable Qualifications. Amo.

By committing extravagant actions men come to ruin. Bbmb.

Commonly commendations animate the Ingenious. Ccmnc

Diligent study and application surmount ye greatest difficulties. D

Every morning meditate on the uncertainty of the time to come. Ee

Famous and commendable is the Art of Writing. Ffmnoff.

Good education is the foundation of mans happiness. Ggmng.

Humanity and good nature are the fountains of Friendship. Hhm

Innumerable annoyances & inconveniences accompany Mankind. Jj

Knowledge and learning are admird but Virtue is belovd. Kkm

Lamentation and mourning are the companions of Vice. Llmn

Mercy and justice are the genuine ornaments of Princes. Mmnn

Not the abundance of wealth but contentment makes men happy. Nm

Omnipotent immortal and immence is the great Creatour. Oomno

Poverty and shame are the companions of Debauchery & Intemperance. Pp

Quietness most commonly is crownd with contentment & satisfaction. Ququ

Riches are inconstant, honour is deceitful and beauty is nothing but vanity.

Sinful enjoyments are forerunners of lamentation and mourning. Sfs

The fear of the Lord that is Wisdom and to depart from Evil is Understanding.

Virtue makes great men humble and charitable and poor men contented. Vu

When complements were less in fashion sincerity was more esteem'd. Www

Xenophon encouraged learning and commended the learned. Xxpx

Youth is void of thought and experience yet allways leaning to its own weakness.

Zenocrates said that a short pleasure commonly breeds a long repentance. Zz

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll

Always put more Confidence in those who have oblig'd you, than in those you have gratify'd; For the Former are more likely to do you greater kindness than the Latter, having given proof of their Love. Aammbb.

J. Champion Scripsit 1744.

Endeavour to make your Fortune as well as you can, and than be content it is no worse; and if it is not so good as you desire, yet be thankful it is not so bad as it might have been.

Mm Nn Oo Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz.



A A A B B C C D D E E F F G G H H I J K K L L M M
N N O O P P P 2 2 R R S S T T U V W W X X Y Y Z Z Z



True Humour must always lie under the Check of Reason, and it
requires the Direction of the nicest Judgment, by so much y^e more as
it indulges it self in the most boundless Freedoms. In short, it must
consist in a Pleasantry derivd from Nature in Vivacity and Mirth
without Affectation, bounded by Truth, and supported by good Sense





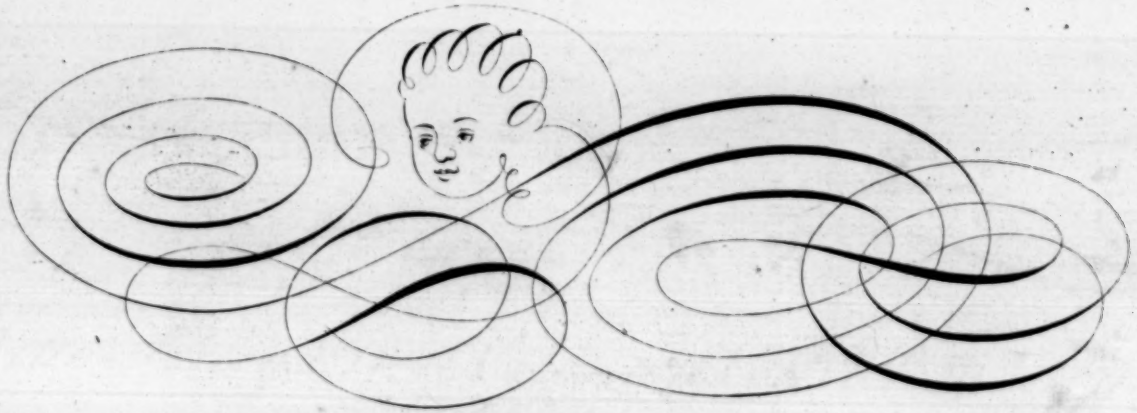
Aristippus, being asked wherein the Learned differed from the Unlearned, said, Send them Naked to Strangers, and you shall see. am.

Leckey 1234567890 Scripsit

Learning is Silver in the Hands of Common People, Gold in those of Noble Descent, but Diamonds in the Hands of Princes. aam.

Knowledge, by Time, advances slow and wise,
Turns evry where its deep-discerning Eyes;
Sees What befel, and What may yet befal;
Concludes from Both, & best provides for All.

If we look back into the Old World, we shall
find that all its Vigour was owing to Exercise,
Sprightliness, and Activity: Luxury & Idleness,
first debilitated, & impaird ye strength of Nature.



Action keeps the Soul in constant Health, but Idleneſs corrupts, and rusts the Mind; for a Man of great Abilities may by Negligence & Idleneſs become so mean & despicable, as to be an Incumbrance to Society, and a Burthen to himself.



True Poetry carries its own Conviction along with it, and has native Beauty enough to silence all its Opposers, and dazzle them with over-powering Lustre Like Insects at Night, it spreads a Circle of Day around it, and undesignedly betrays its own Beauty.

Aurelius used to say, he would not part with the little he had learned for all the Gold in the World; and that he had more Glory from what he had read and written, than from all the Victories he had won, and all the Realms he had conquered.

Marriage is described as the State capable of the highest Humane Felicity, as an Institution calculated for a constant Scene of as much Delight as our Being is capable of: It is the Foundation of Community, & the chief band of Society: It is, or ought to be, that State of perfect Friendship, in which there are, according to Pythagoras, Two Bodies with but One Soul. Tama-

Quickly lay hold on time, while in your Power
Be careful well to Husband evry Hour
Despair of Nothing which you would attain
Unwearyd Diligence your point will gain

Flee Sloth, the Canker of good Men, and Parts,
Of Health of Wealth, of Honour and of Arts.
Such as court Fame must not their senses please,
Her Chariot lags when drawn by Sloth and Ease.

A B C D E F G H I K L M

Aaabbbccddeeffffggghhijkkllllmmm

With early Virtue plant thy breast,
The specious Arts of Vice detest.



nnoopppqqrrrssttttuvvwwxxyyzzzz.

N O P 2 R S T U V W X Y Z.

Aim at improvement in every line

Business makes a Man respected

Commendation animates the mind

Diligence in youth is commendable

Excess produceth great prodigality

Friendship improves Happiness.

Grandeur is no true Happiness. abc

Humility adds charms to Beauty

Innocence is ever gay and chearful

Knowledge procures general esteem

Liberty is an invaluable blessing. lll

Modest merit finds but few admirers

Nothing is more valuable than Time

Order makes Trifles appear graceful

Praise is grateful to human Nature

Quick resentments often prove fatal

Recreations if innocent are lawful

Shame attends unlawful Pleasures

Truth needs no Disguise or Ornament

Variety is the Beauty of the World

Wisdom is more valuable than Riches

X. Examples sway more than Precept

Ex

Yesterday mispent can't be recall'd. yz

Zeal misapply'd is pious phrenzy



Merit should be for ever plac'd
In Knowledge Judgment, Wit, & Taste.
For these, 'tis own'd, without dispute,
Alone distinguish Man from Brute.

1234567890

Friendship.

Friendship is a ſtrong and habitual Inclination in two Perſons to promote the good and happineſs of one another.

abcdefghijklmnopqrſtuvwxyz.

J. Champion

Scripſit.

John Bickham sculp.

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TO
The Author of the
Tragedy of Cato.

The Mind to Virtue is by Verse subdu'd;
And the true Poët is a Publick Good.
This Britain feels, while by your Lines inspir'd,
Her Free-born Sons to glorious Thoughts are fir'd.
In Rome had you espous'd the vanquish'd Cause,
Enflam'd her Senate, and upheld her Laws;
Your Manly Scenes had Liberty restor'd,
And giv'n the just Success to Cato's Sword:
O'er Cæsar's Arms your Genius had prevail'd;
And the Muse triumph'd, where y^e^ Patriot fail'd.

Honoured Father

In obedience to your Command, I send these to inform you what Advances I have made in my Writing; I find now by Experience, that to write a bold free hand correctly, requires no small care & application; but this is no Discouragement to me since You have frequently told me that to write a good Hand would be more serviceable to my designs than any other Learning, which if I attain I persuade my self you expect no more from

Your most Dutiful Son

Wm Pearson

Kensington
10 June 174

J. Champion Scrip.t

John Bickham sculp.

30

London April 30. 1737

Dear Sister

It was with Pleasure I recievd my Fathers command to Enquire after yor. health. You had not been many days in the Country before I was deeply sensible of the loss of yor. Company, yet when I consider how advantageous it may be for your Constitution I can freely deny my self ÿ. happiness, Pray let us hear how affairs go in the Country & you may expect in return wt. happens in ÿ City from

Yor. Ever Loving Brother

Benja.n Smalt

The world recompences oftner the
appearance of merit than merit it
self.

a a b b c c d d e e f f ff g g h h i j k k l ll m m
n n o o p p q q r r e s s s t t tt u v w x y y z z

Clark's scr.

Abstain from all appearance of Evil. Aa

Brave Spirits promote the publick good. b

Correction betimes prevents many Crimes. cc

Devise not Evil against thy neighbour. d

Esteem him who teacheth thee Wisdom. ee

Faiz words are often a cloak for foul actions. f

Glory is a great incitement to worthy actions. g

Humility is the foundation of all Vizture. h

Innumerable Evils accompany mankind. ij

Keep company only with vizturous pezsons. k

Love not Sleep lest thou come to Poverty. l

Make much of time, whilst in your prime. m

Nothing is commendable that is dishonest. n

Of all endowments, Wisdom is the principal. oo

Pride most commonly goes before destruction. p

Questions of moment require slow answers. q

Recreations, if innocent, are very lawful. r

Security is often the fore-runner of Calamity. s

Nothing is commendable that is dishonest. n

Of all endowments. Wisdom is the principal. oo

Pride most commonly goes before destruction. p

Questions of moment require slow answers. q

Recreations. if innocent. are very lawful. r

Security is often the fore-runner of Calamity. s

Think twice before you determine once. T t

Value not your self by other mens opinions. v

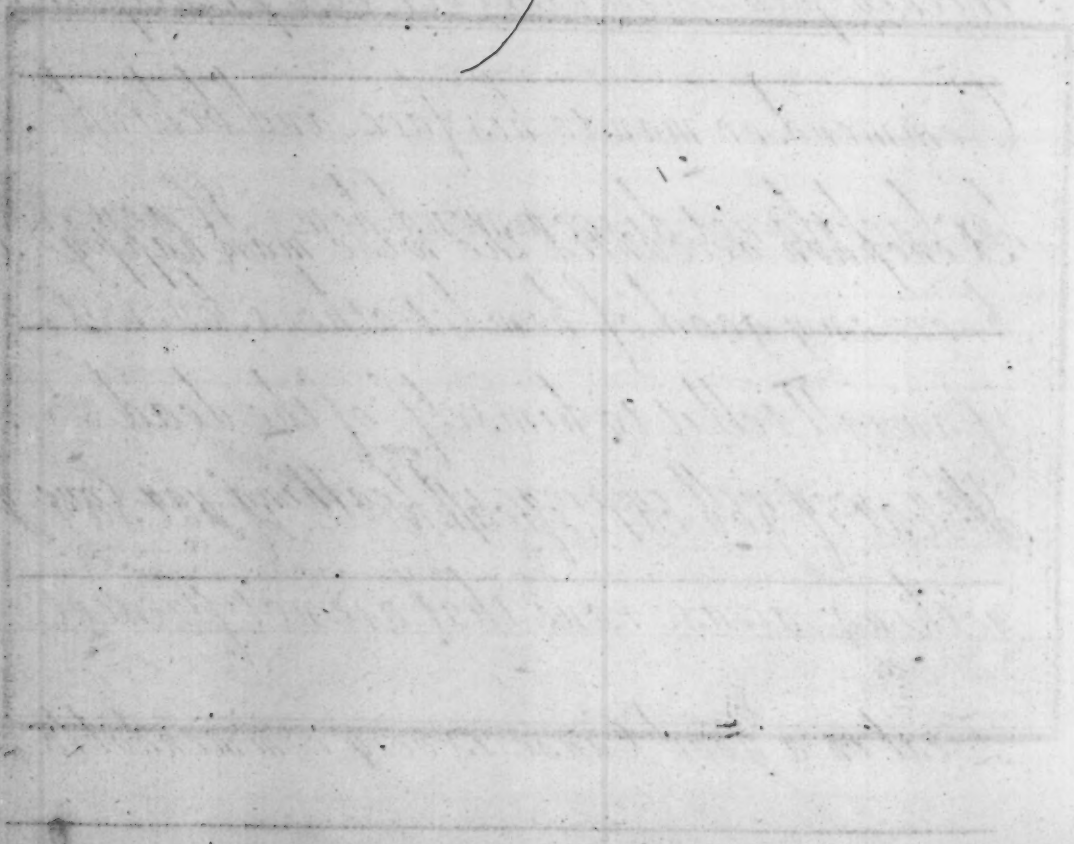
Wicked practices discover bad principles. w

Xenophon accounted the wise man happy. x

You soon will improve. if Learning you love. y

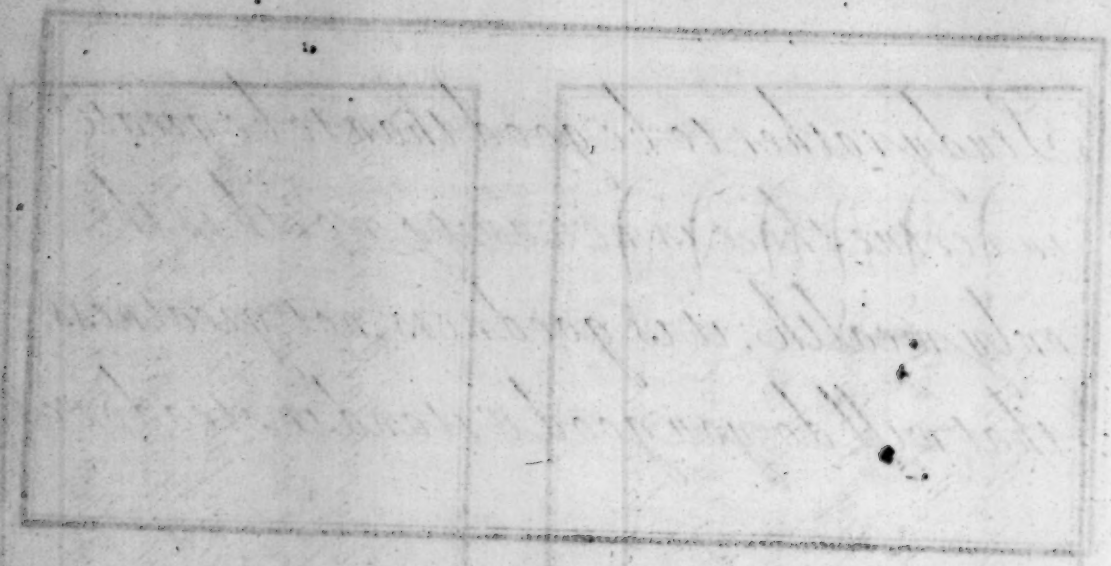
Zeal in a good Cause is very commendable. z

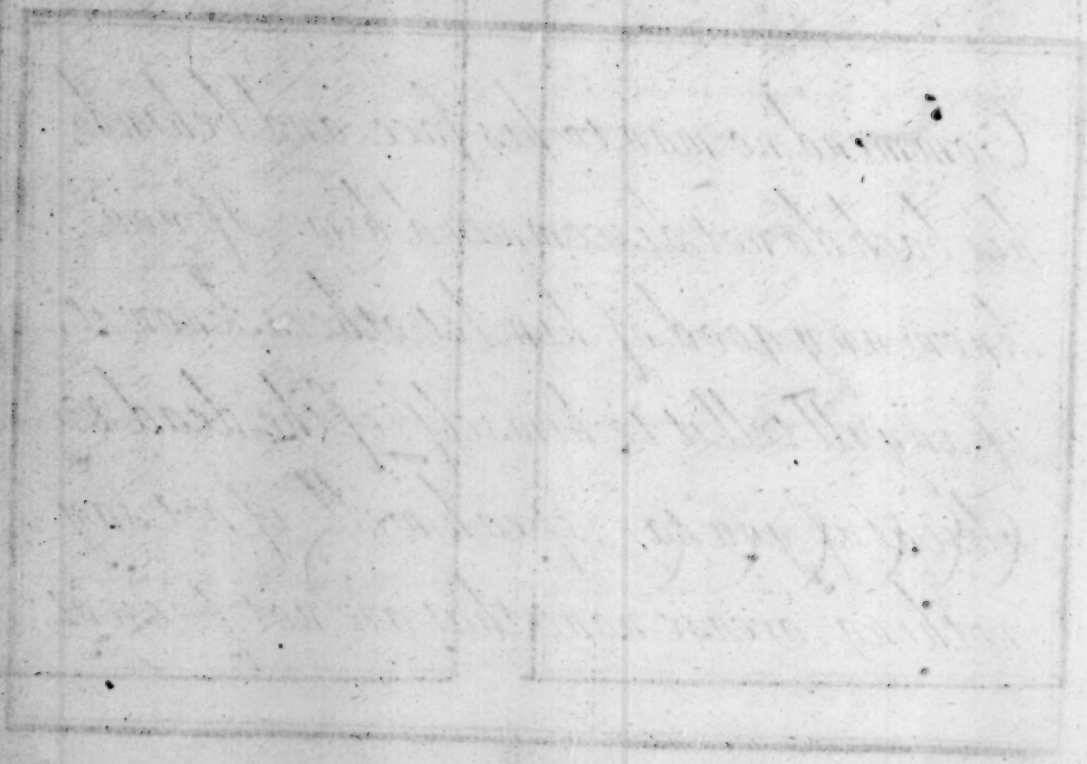




Study rather to be good than to be great.
in vertue there is no vanity, worth is the
only wealth: it is goodness, not greatness,
that will do you good & stand in stead. &c

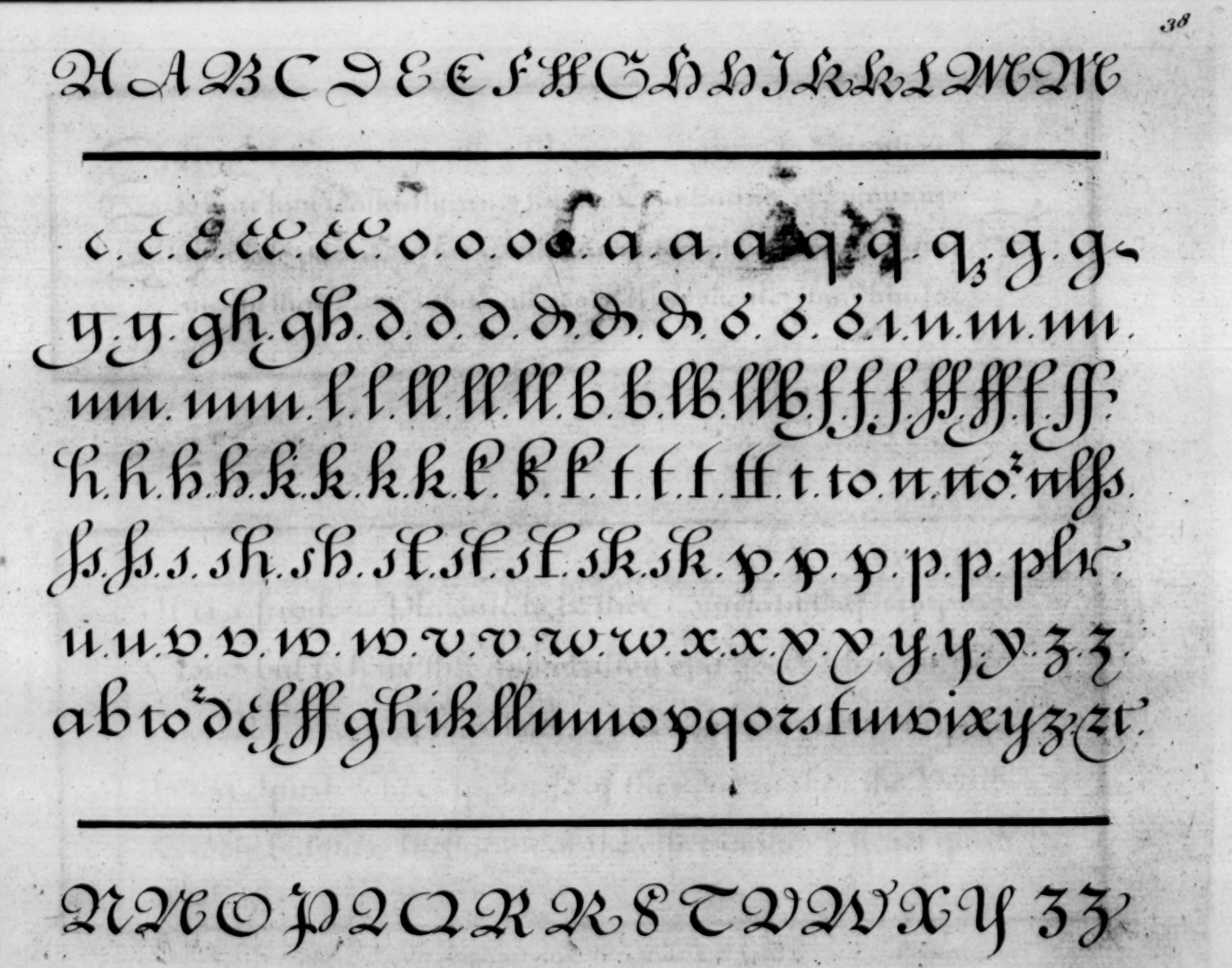
Commend no man to his face, and behind
his back do not discommend him: If you
know any good of him let others know it,
if any ill tell it to himself: of the dead &
absent if you can, speak well if not say
nothing, accuse none that are not present.





Observe the Ant, for She instructs the Man
And Preaches Labour, gathring all She can
Then brings it to increase her Heap at home
Against the Winter, wch She knows will come:
And when ỳ comes She creeps abroad no more,
But lies at home and Feasts upon her Store.

Envious Persons are generally ungrateful, mean, proud, impotent, and malicious: they lye under a double misfortune: common calamity & common Blessings fall heavy on them: Nature gives a share in the one, & their ill nature in the other: & so have their own troubles & their neighbours to disturb them



Keep no Company with a Man, who is given to Detraction; to hear him Patiently, and shew a Countenance of Encouragement is to partake of his Guilt, and prompt him to a Continuance in that Vice, which all good Men should shun him for.

It is a frivilous Pleasure to be the Admiration of a gaping Croud but to have the Approbation of a good Man in the Cool Reflections of his Closet, is a Gratification worthy an Heroit Spirit: The Applause of the One makes the Head Giddy; but the Attestation of the other makes ye heart glad

Disdain not yo^r Inferior
tho' poor; since he may be your
Superior in wisdom and the
noble endowments of mind.

Popular applause may blow up
and mount upwards the bubble of a vain
glorious mind, till it burst in the air, and
vanish; but a wise man builds on Virtue

Ich Hans Jacob Schmid
Burger zu Aarau bekenne
hiemit offentlich vor
mich meine Erben und
Nachkommen

Aa Bb Cc Dd Ee Ff Gg

Hh Ii Kk Ll Mm

Nn Oo Pp Qq Rr Ss

Tt Uu Ww Xx Yy Zz

aabbccddeffgghhi
iijkkllmmnnnnnoooo
pppqqrrssstttuxyzz
Great sins soon destroy

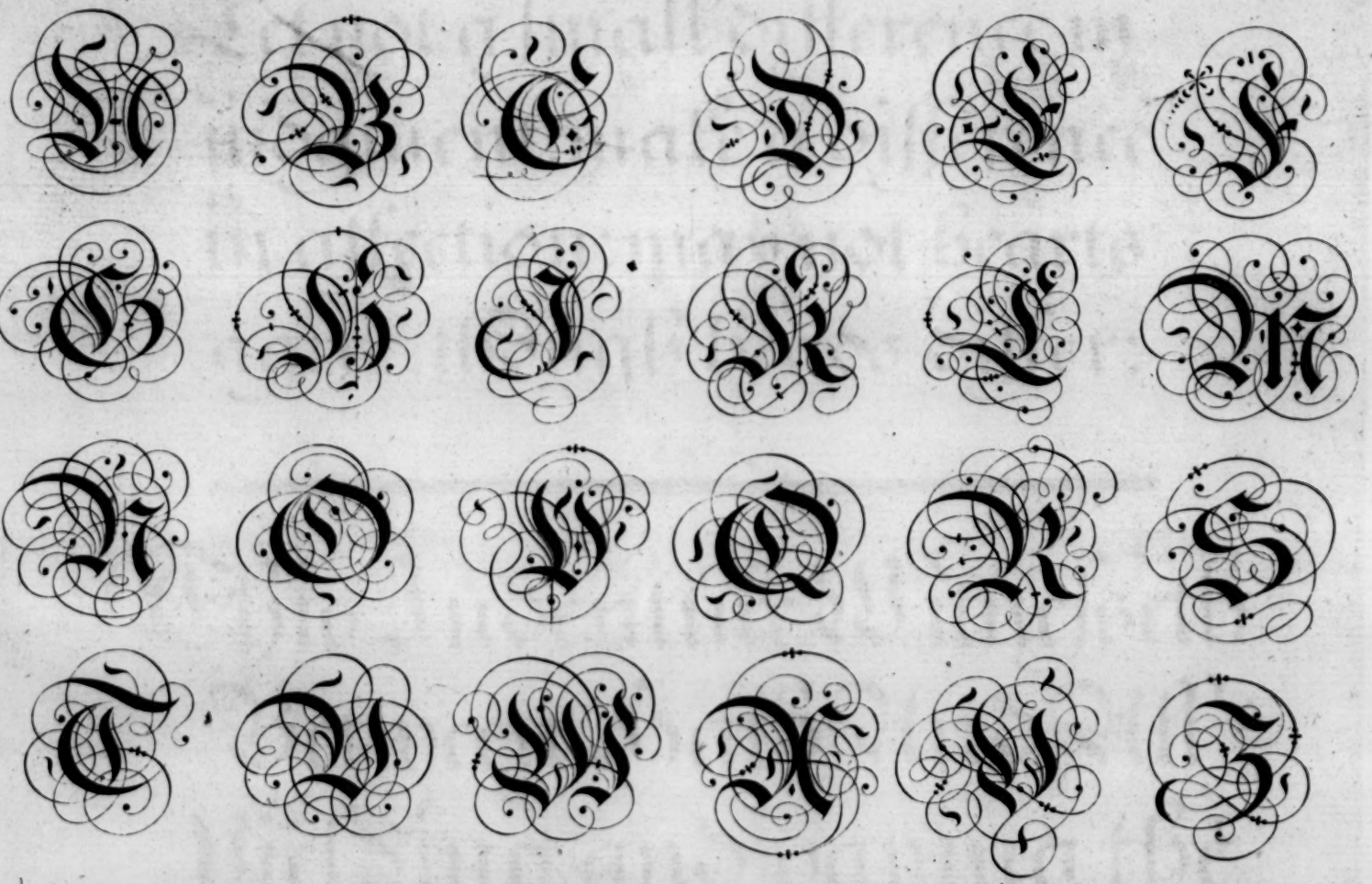
Nothing is dear that is of neces-
sity. things of ordinary use being
always reasonable.

A B C D E F G H I J K L M

'Tis great Delight to laugh at ſome Men's Ways;
But a much greater to give Merit Praiſe.

Whoever thinks a faultleſs Piece to ſee,
Thinks what ne'er was, nor is, Nor e'er ſhall be.

N O P Q R S T U V W X Y Z



Let not a small difference in
judgment, make a difference
in affection: may not hearts
agree, though heads differ:

This Indenture Witneseth
Between Hath And All
Yielding and paying the

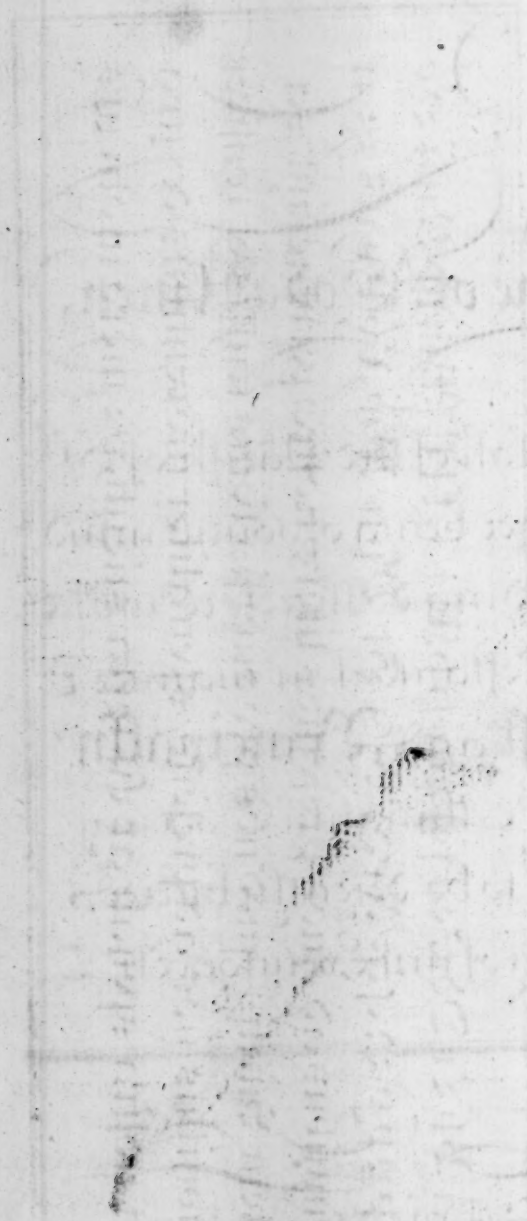
Extract from the Copy of a Will.

In the Name of God Amen.

I Nicholas Delah of the Parish of St. Peter London Ironmonger being of sound mind memory and Understanding do therefore make this my last Will and Testament in manner & form following viz.t. first and Principally I commit my Soul to the Almighty God my Body to the Earth there to be decently buried, according to the Discretion of my Executors &c.

Written by J. Champion 25 May, 1744.

Thorowgood Sculp.



Aa Bb Cc Dd Ee Ff Gg Hh Ii Kk Ll Mm Nn Oo Pp Qq Rr Ss Tt Uu Ww Xx Yy Zz

Cuctis ad quos presentes litere nostre pervenerint sa-
lutem Sciatis quod nos pro diversis bonis tausis et tonsider-
ationibus nos ad presens specialiter moventibus de gra-
tia nostra speciali ac ex certa sciencia z mere motu ars

Per Per Per Per Per De

ver ver ver ver ver ver

ter ter ter ter ter ter

ter ter ter ter ter ter

ter ter ter ter ter ter

4


Command of Hand
after the
French and Dutch
MANNER

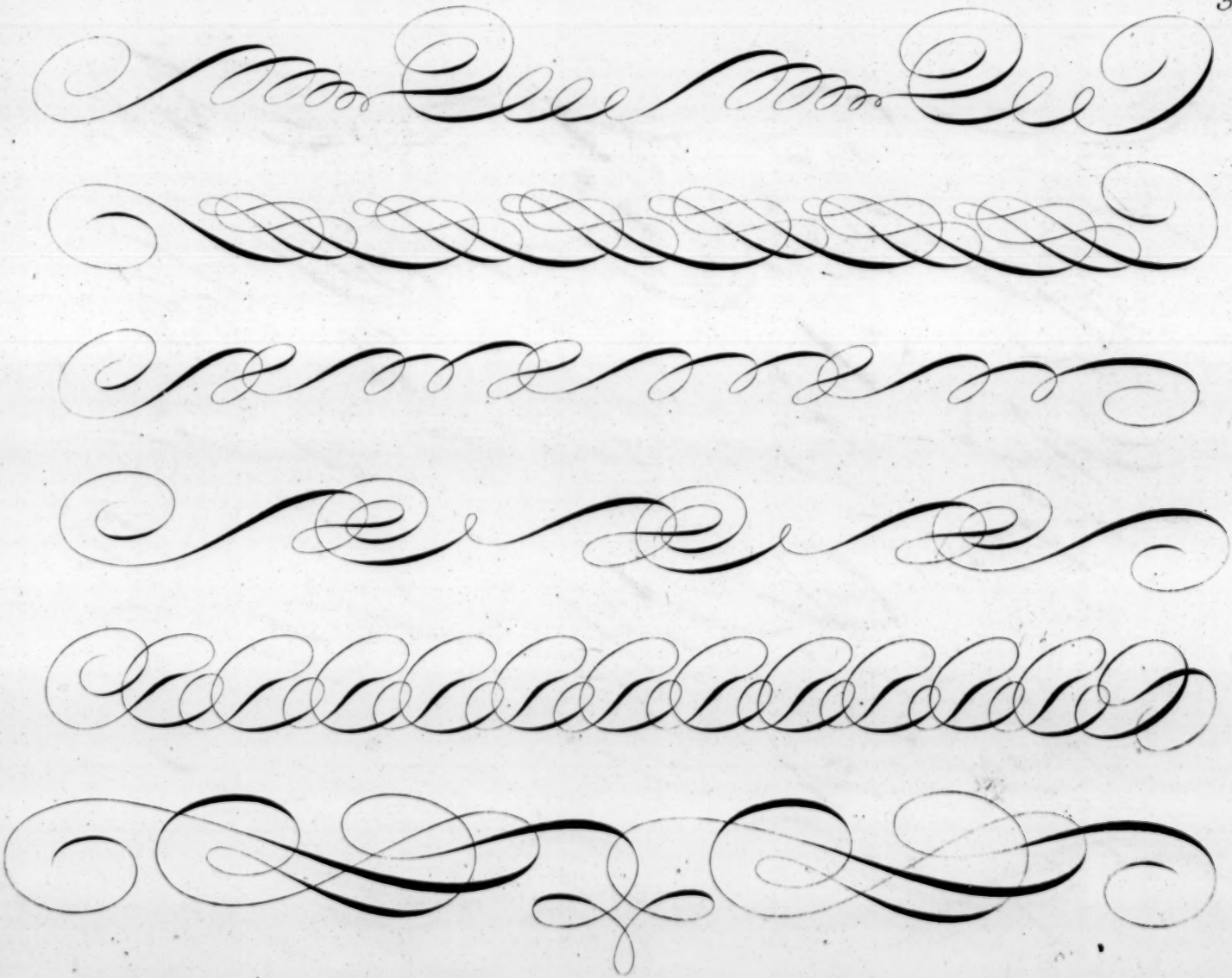
PATENT OFFICE LIBRARY

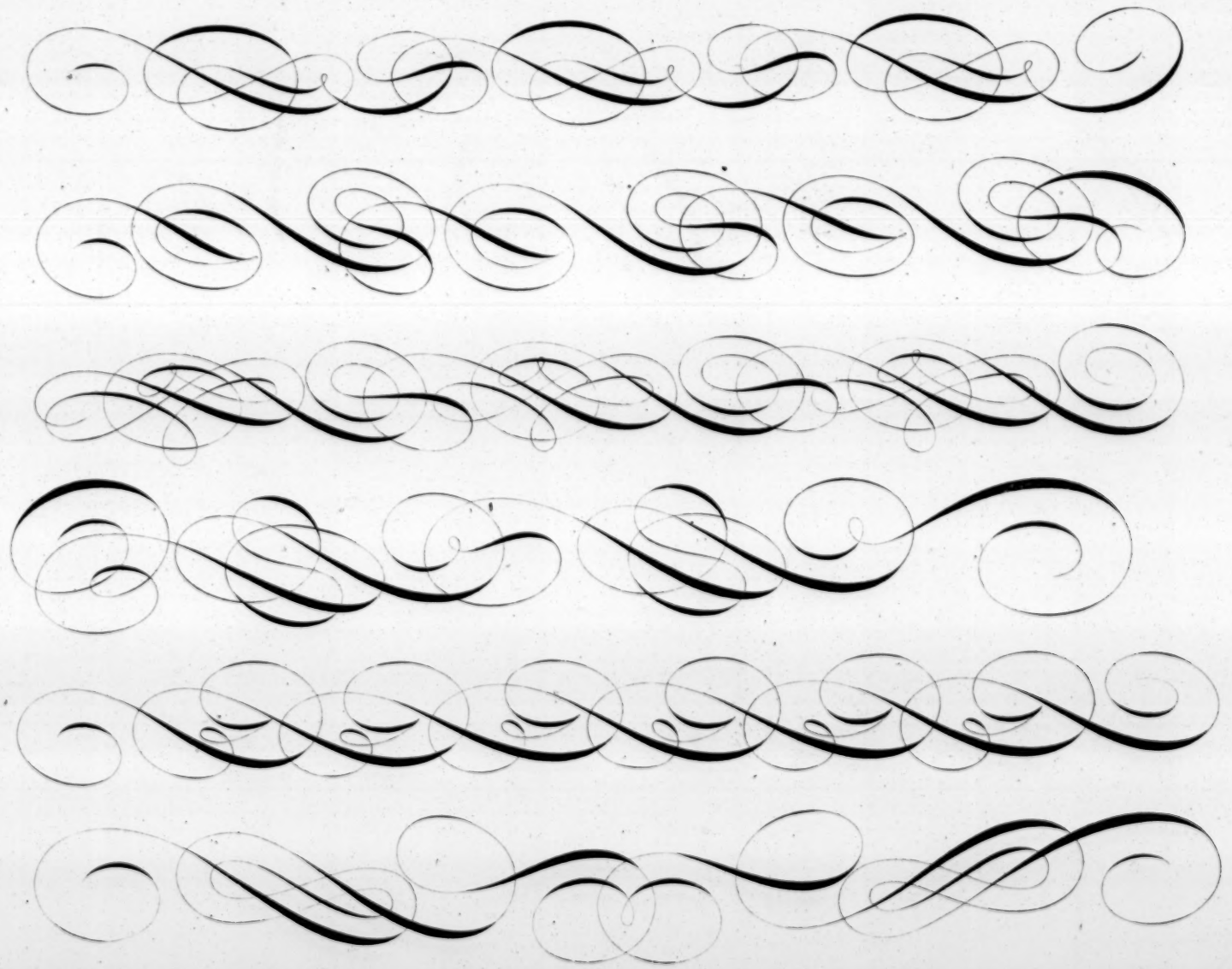


[illegible]


A B C D E
F F F F G G
H I J K L M
N O P Q R
S T U V W
W X Y Y Z







Robert Coll.r

To H. W. Yates

To H. W.m Rutt

abcdefghijklmnopqrstuvwxyzABCDEFGHIJKLMNOPQRSTUVWXYZ

abcdefghijklmnopqrſtvuwxyzctſhſtfiſifl ſlffſſ.,;:?!()

Aa Bb Cc Dd Ee Ff Gg Hh Ii Kk Ll Mm
Nn Oo Pp Qq Rr Sſs Tt Vv Uu Ww Xx Yy Zz.

Knowledge ſhall be promoted by frequent exerciſe.

Do Juſtly, love Mercy,

---

abcdefghijklmnopqrſstvuwxyzctſhſtfiſifl ſlffſſ:?!

Aa Bb Cc Dd Ee Ff Gg Hh Ii Kk Ll Mm
Nn Oo Pp Qq Rr Sſs Tt Vv Uu Ww Xx Yy Zz.

Prize exquiſite workmanſhip, & be carefully diligent. 56

The GREEK Alphabet.

Charecter.	Name.		Power.
Α α	Αλφα	*Alpha*	a
Β β ϐ	Βετα	*Beta*	b
Γ γ ϛ	Γάμμα	*Gamma*	g
Δ δ	Δέλτα	*Delta*	d
Ε ε	Εψιλὸν	*Epsilon*	e
Ζ ζ ϛ	Ζετα	*Zeta*	z
Η η	Ητα	*Eta*	e
Θ θ ϑ	Θετα	*Theta*	th
Ι ι	Ιωτα	*Iota*	i
Κ κ	Κάππα	*Kappa*	kc
Λ λ	Λάμβδα	*Lambda*	l
Μ μ	Μῦ	*Mû*	m
Ν ν	Νῦ	*Nû*	n
Ξ ξ	Ξῖ	*Xi*	x
Ο ο	Ομικρον	*Omicron*	o
Π ϖ	Πι	*Pi*	p
Ρ ϱ ρ	Ρῶ	*Ro*	r
Σ σ ς ϛ	Σῖγμα	*Sigma*	ſ s
Τ τ ⟌	Ταῦ	*Tau*	t

Charecter.	Name.		Power.
Υ υ ⌣	Υψιλον	*Ypſilon*	y.u
Φ φ φ	Φῖ	*Phi*	ph
Χ χ	Χῖ	*Chi*	ch
Ψ ϯ ψ	Ψῖ	*Pſi*	pſ
Ω ω	Ωμεγα	*Omega*	o

Caslon Script

The Numerals.

	10	20	30	40	50	60	70	80	90
	ι′	κ′	λ′	μ′	ν′	ξ′	ο′	π′	ϟ′
1	ά	ιά	κά	λά	μά	νά	ξά	οά	πά	ϟά
2	β′	ιβ′	κβ′	λβ′	μβ′	νβ′	ξβ′	οβ′	πβ′	ϟβ′
3	γ′	ιγ′	κγ′	λγ′	μγ′	νγ′	ξγ′	ογ′	πγ′	ϟγ′
4	δ′	ιδ′	κδ′	λδ′	μδ′	νδ′	ξδ′	οδ′	πδ′	ϟδ′
5	έ	ιέ	κέ	λέ	μέ	νέ	ξέ	οέ	πέ	ϟέ
6	ϛ′	ιϛ′	κϛ′	λϛ′	μϛ′	νϛ′	ξϛ′	οϛ′	πϛ′	ϟϛ′
7	ζ′	ιζ′	κζ′	λζ′	μζ′	νζ′	ξζ′	οζ′	πζ′	ϟζ′
8	η′	ιη′	κη′	λη′	μη′	νη′	ξη′	οη′	πη′	ϟη′
9	θ′	ιθ′	κθ′	λθ′	μθ′	νθ′	ξθ′	οθ′	πθ′	ϟθ′

100	200	300	400	500	600	700	800	900	1000
ρ	σ	τ	υ	φ	χ	ψ	ω	ϡ	͵α

Name	Alphabet	Power
Aleph	א	h. a.
Beth	ב	b. v.
Gimel	ג	g.
Daleth	ד	d.
He	ה	h.
Vav	ו	v.
Zain	ז	z.
Heth	ח	hh.
Teth	ט	t.
Yod	י	y.
Caph	כ	ch.
Caph final	ך	
Lamed	ל	l.
Mem	מ	m.
Mem final	ם	
Nun	נ	n.
Nun final	ן	
Samech	ס	s.
Guain	ע	gn.
Pe	פ	p.
Pe final	ף	
Tzade	צ	tz.
Tzade final	ץ	
Resh	ר	r.
Kophe	ק	k.
Shin	שׁ	Sh.
Sin	שׂ	s.
Tau	ת	t. s.

	Long			Short			Shorter			Shortest		
The Hebrew Vowels are	Kametz	◌ָ	ā	Pathach	◌ַ	ă	Chateph Patach	◌ֲ	ă̆	Patach Genuba	◌ַ	ă̆
	Tzere	◌ֵ	ē	Segol	◌ֶ	ĕ	Chateph Segol	◌ֱ	ĕ̆	Sheva	◌ְ	ĕ̆
	Hhirec Gadol	◌ִי	ī	Hhirec Katon	◌ִ	ĭ						
	Hholem	◌ֹ	ō	Kametz Chatuph	◌ָ	ŏ	Cateph Kametz	◌ָ	ŏ̆			
	Shurec	◌ֻ	ū	Kibbutz	◌ֻ	ŭ						

* Sometimes only thus ◌ָ

Pfalm CXVII

הַלְלוּ אֶת־יְהוָה כָּל־גּוֹיִם שַׁבְּחוּהוּ כָּל־הָאֻמִּים: כִּי
גָבַר עָלֵינוּ חַסְדּוֹ וֶאֱמֶת־יְהוָה לְעוֹלָם הַלְלוּ־יָהּ:

the Numerals.

| | | | | | |

The Numerical Characters of the ROMANS.

Characters.	Value	Characters.	Value.
I	1	CC. or IIC	200
II	2	CCC. or IIIC	300
III	3	CCCC. or IVC	400
IV	4	VC. or D. or IↃ	500
V	5	VIC. or DC. or IↃC	600
VI	6	VIIC. or DCC. or IↃCC	700
VII	7	VIIIC. or DCCC. or IↃCCC	800
VIII	8	IXC. or DCCCC. or IↃCCCC	900
IX	9	M. or CIↃ. or $\bar{\text{I}}$. or ∞	1,000
X	10	IIM. or CIↃCIↃ. or $\bar{\text{II}}$. or ∞∞	2,000
XX	20	VM. or IↃↃ. or $\bar{\text{V}}$	5,000
XXX	30	XM. or CCIↃↃ. or $\bar{\text{X}}$	10,000
XL	40	XXM. or CCIↃↃ CCIↃↃ. or $\bar{\text{XX}}$	20,000
L	50	LM. or IↃↃↃ. or $\bar{\text{L}}$	50,000
LX	60	CM. or CCCIↃↃↃ. or $\bar{\text{C}}$	100,000
LXX	70	VCM. or IↃↃↃↃ. or $\bar{\text{D}}$	500,000
LXXX	80	MM. or CCCCIↃↃↃↃ. or $\bar{\text{M}}$	1,000,000
LXXXX	90	CMM. or CCCCCCIↃↃↃↃↃↃ	100,000,000
C	100	MMM	1,000,000,000

Arithmetical Titles

with

Proper Decorations

BY

William Richards.

Numeration

Weights.

TROY.

24 Grains	1 Pennywt	dwt.
20 Pennywts	1 Ounce	Oz.
12 Ounces	1 Pound	lb.

By Troy-Weight are weighed Jewels, Gold, Silver, Corn, and all Liquors.

APOTHECARIES.

20 Grains	1 Scruple	℈.
3 Scruples	1 Dram	ʒ.
8 Drams	1 Ounce	℥
12 Ounces	1 Pound	lb.

By these Weights, Apothecaries compound their Medicines; but buy & sell their Drugs by Avoirdupoise.

AVOIRDUPOISE.

16 Drams	1 Ounce	Oz.
16 Ounces	1 Pound	lb.
28 Pounds	1 qr. of a Hund.	qrs
4 Quarters	1 Hundred	Cwt
20 Hundred	1 Ton	ton.

This is at present, the common weight of England, by which, Butter, Cheese, & all Groceries &c. are weighed.

Note, One pound Avoirdupoise is equal to 14 Oz. 11 dwts. 15 Grs ½ Troy; and 1 Ounce Troy is equal to 10 Oz. 1 dram, and something above ½, Avoirdupoise.

Measures.

WINE.

2 Pints	1 Quart	Qrt.
4 Quarts	1 Gallon	Gall.
63 Gallons	1 Hogshead	hhd.
2 Hogsheads	1 Pipe	Pipe.
2 Pipes	1 Tun	Tun.

BEER and ALE.

2 Pints	1 Quart	Qrt.
4 Quarts	1 Gallon	Gall.
9 Gallons	1 Firkin	Firk.
2 Firkins	1 Kilderkin	Kild.
2 Kilderkins	1 Barrel	Bar.
3 Barrels	1 Butt	Butt.

Note. 8 Gallons 1 Firkin of Ale.

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Measures.

DRY.

8 Pints	1 Gallon	Gall.
2 Gallons	1 Peck	Peck.
4 Pecks	1 Bushel	Bush.
4 Bushels	1 Coom	Coom.
2 Cooms	1 Quarter	qrs
5 Quarters	1 Wey	Wey.
2 Weys	1 Last	Last.

LAND.

40 Square Perches ... 1 Roode
4 Roods ... 1 Acre.

Note that a Geometrical Pace is 5 Feet, and that there are 1056 such paces in an Engliſh Mile.

LONG.

3 Barley Corns	1 Inch	
12 Inches	1 Foot	* 1760
3 Feet	1 Yard *	Yards
5 Yards & 7/2	1 Pole or Perch	make
40 Poles	1 Furlong	a Mile.
8 Furlongs	1 Mile	

CLOTH.

4 Nails ... 1 Quarter ... qrs
4 Quarters ... 1 Yard ... yds

Note An Ell Flemiſh is 3 qrs of a Yard.
an Ell Engliſh is 5.

12 ... 1 Dozen
12 Dozen ... 1 Small Groſs.
12 Small Groſs. 1 Great.

Time.

60 Seconds	1 Minute	Min.
60 Minutes	1 Hour	Hors
24 Hours	1 Day	Day.
7 Days	1 Week	Weeks.
4 Weeks	1 Month	Mons

13 Months 1 Day and 6 Hours ...
52 Weeks & 6 Hours ... } is 1 Julian
365 Days & 6 Hours. } Year.
8766 Hours ...

But y exact Solar Year is equal to 365 Days 5 Hours 49 Minutes 4 Seconds & 1/3 And the Lunar Month is equal to 29 Days 12 Hours and 45 Minutes.

Addition

Troy Weight

Avoirdupois W.

Liquid Measure

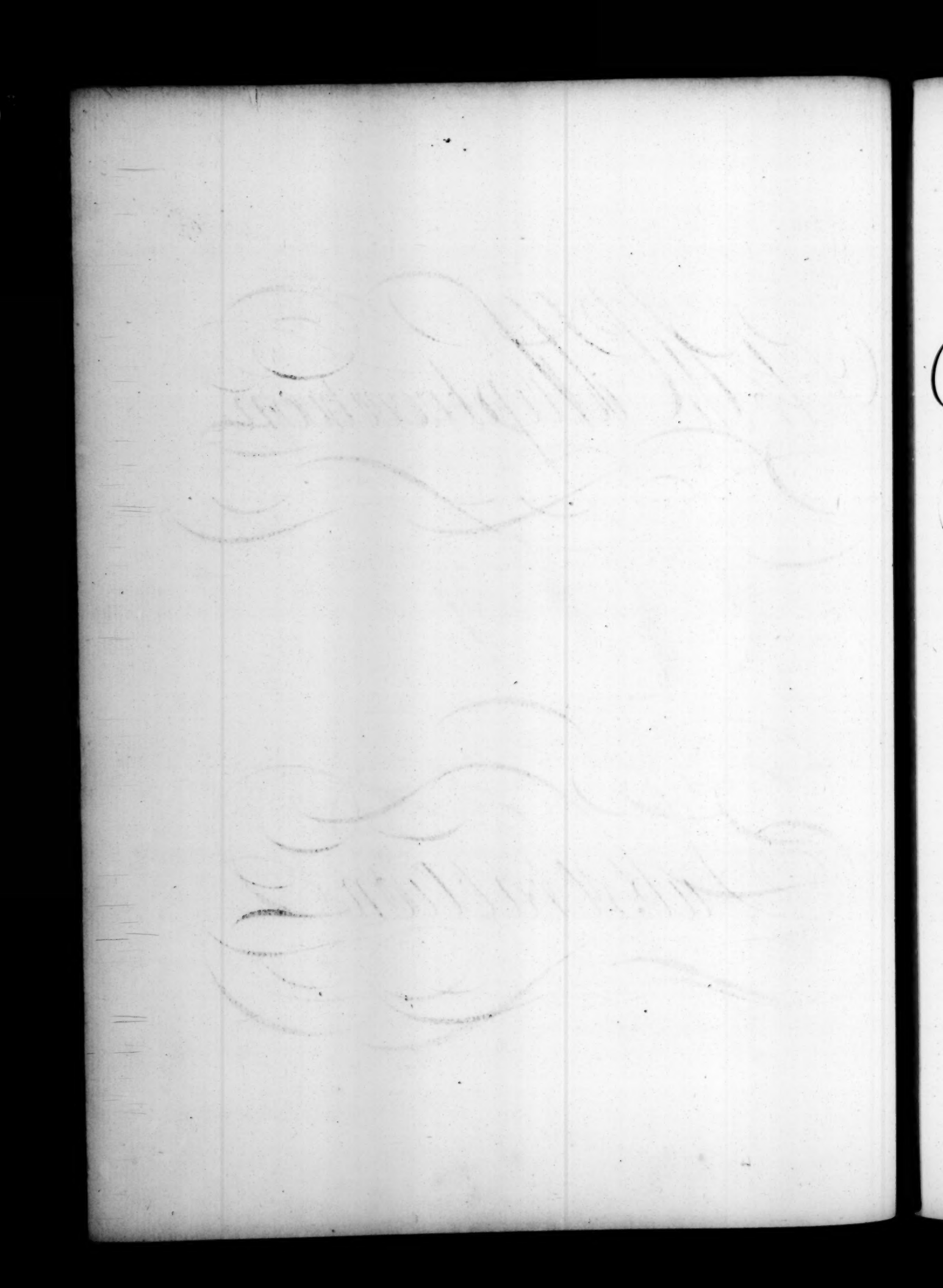

Dry Measure


Long Measure

Cloth Measure



Substraction



Multiplication

Division

Reduction

The Rule of Three

Note

Practice

Tare and Trett

Alligation

Loss and Gain

BARTER


Position


Exchange

Simple Interest

Discount

Company's

Vulgar Fractions.

Decimal Arithmetic

Extraction of Roots

Mr James Decours,

Sr

London 12 March 1737.

This acknowledges the favour of Yours of the 5 Instant & assures you of the safe Arrival of the John & Sarah, You may expect Particulars in a Post or two. Be pleas'd to Supply the Bearer Mr Edmund Gibson with what Sums he Shall require taking his Receits for the same & Your Bills Shall meet with due Honour from

Sr Your humb Servant

Charles Nimo.

Mr. John Williams

London 19th June 1737

Sr

Inclosed is Invoice and Bill of Lading for thirty hhds of Tobacco shipd on board the Richard and Thomas Capt Samuel Normanneaux Commr. Also twenty Do. Shipd on board the Virginia Merch.t Capt. Robt Morge Commandr which I hope will arrive safe and to a good Market I have according to Yours of the 2d Inst. drawn on You a Bill for 200 £ Str. payb. at Usance to Marmaduke Waterman or Order Exch.e at 37 S 6 d flem. Which I desire You to Honour as usual and You'll very much Oblige

Yo. humble Servant

Simon Ferrers.

Mr Samuel Newman

Sr

My Master receiv'd yo Letter of the 16 Instant with yi Bill of Exc enclosd I have ship'd on Board yi Dolphin of Exon James Nix Mr yi Goods you writ for Markt and No as per Margin The Bill of Loading is herein enclosd & yi Bill of Parcels is under writ my Mr & his partner are both out of Town & therefore I have taken care to please you What you have further Occasion for in our way do but Signify yo Order & it shall be Diligently performd by

S 4 N
No 1 to 10

London June 27. 1737

Yo Most Obedient Servt

J Bunn

M.r Samuel Simmonds

To

Exon June 16, 1737

The Import of this is to desire you to send per next Opportunity y.e following Goods viz 3 Baggs of Galls & 5 Barrels of Indico y.e Ballance of my Last Acco.t being sixty nine Pound I have herein Enclosid a Bill of Exc.e At 10 Days Sight payable by M.r Sam.l Crale Merch.t to whom I have given Advice Set your price as low as you can, and When you expect your Mony for this parcel draw your Bill on me, and it shall Recieve due Honour from

Sir Your Loving Friend

Snell

Bills of Parcels.

The Hon.ble the Lady Ashly

Bought of Simon Pindar.

1738. March 29.

		£	s	d
36 China Plates	at _ : 3 : 8 each	6	12	_
18 Dishes Ditto	at _ : 10 : 6 Do	9	9	_
A Tea Table Set compleat		3	18	4
Indian Sprig'd Muslin 1 pes q.t 14 Yards	at _ : 9 : _ pr Yd.	6	6	_
Fine Chints 6 pieces	at 3 : 3 : 6 pr pc.	19	1	_
30 Indian Fans	at _ : 2 : 6 each	3	15	_
	£	49	1	4

Book-Debts.

The Rt. Honourable the Lord Spires Dr.

1738

To Thomas Noise Upholder.

April 5.	A Rich Crimson Damask Bed laced Compleat	£	75.	15. –
6.	A Set of Window Curtains & Vallens Ditto		16.	11. 8
May 7.	Chairs 10. with 2 Arm'd D°. Walnut Tree fram'd		34.	12. 6
9.	A fine Carpet, Counterpane, and an Otterdown Quilt		12.	10. –
June 6.	A Crimson Velvet Easy Chair, & 2 Stools ditto		13.	7. 6
13.	A Wrought Bed dimitty and Furniture Compleat		28.	18. 4
		£	181.	15. –

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In y^e Greyhound Cap^t. Jonas Rowlandson from Holland

James & Henry Gaultier

2 Bales q^t.

Rms. qrs.		
5. 19.	Royal	Paper
5. 18.	Demy	
203. 9.	Ordnary	

For the New Dutys.

2. — .	Imperial fine	
3. 19.	Second Writing Imperial	
5. 18.	Demy fine	
27. 13.	Fine Fools Cap.	
118. 10.	Second Fools Cap.	
57. 6.	Ordnary Pott.	

O. Sub:	52	10	2
N. Sub:	52	10	2
½ Sub:	17	10	—
¾ Sub:	35	—	—
Impost 90	62	6	8
N Dut. on Pap: r.	448	3	2
	224	1	7
	892	1	9
£	44	12	1

Sales of 8 hhds Sugar recd p the M
from Antigua, on Acco.t of Coll. John P

1737

Nov.r 10. To Entry, Poft & Landwaiters		_ 6 _	
To Custom at 3/6 Lefs 5 p Cent. & 78		12 19 6	
To petty Charges 2/1 p hhd		_ 16 8	
To Warehouse 6 w.ks at 2/ p wk		_ 12 _	
To Freight 78 C.t at 4/ p C.t		15 12 _	
To Primage Dover & Dagenham		_ 6 _	
To Brokerage ½ p Cent		_ 8 6	
		31 _ 2	
To my Commiſsion at 2½ p Cent		2 3 9	
To Coll. Jn.o Pratt for Nett proceeds		54 5 7	
		87 10 _	

London 14 Decem.r 1737

Errors Excepted

he Neptune Capt. Thomas Dawson
hn Pratt. Viz.t

1737.
Dec.r 12 By Joseph Gower for 8 hhds Viz.

8	9	0	18	
4	10	1	2	
6	11	0	18	
5	9	3	23	
1	10	3	14	
7	10	1	5	
3	12	1	14	
2	11	2	26	
Gross	85	3	8	
Tare	8	–	–	
Nett	77	3	8	at 22/6 ℔ C. 87. 10. –

37
Excepted J Blake

Dr Mr Jonathan Fren

1738		Mill reas	1738
March 31	To Cost on 20 Pipes White Port p the Jane	760.387	March
April 26	To Dr on 40 Pipes Red p the Swallow	1800.000	April
May 1	To Dr on 59 Pipes Dr p the Susannah	2943.613	
			May
		5504.000	

Oporto 5 May 1738

Errors excep

Friends Accot Curt. Co

1738		Mill reas
March 31	By our Bill to Jn° Jms at 5. 6½ Exch.ª	760. 387.
April 26	By D.° to Hammond & Comp.ª at 5. 6¼	1000. 000.
29	By D.° to Will.m Smithson at 5. 6¾	800. 000.
May 2	By D.° to Simon Lupton at 5. 7	943. 613.
4	By D.° to James Bramston at 5. 6½	1000. 000.
10	By D.° to Thomas Hutchins at 5. 6¼	1000. 000.
		5504. 000.

Excepted,

Tim.y Troy & Comp.ª

Received 6.th May 1737 of Mr. Charles Torriano twenty five pounds
in full for the difference of two thousand five hundred pounds Bank Stock

£ 25 „ – „ –

Farmer

Rec.d March 28. 1737 of Mr. Constantine Williamson twenty seven pounds fourteen
shillings in full for one half Year's Rent of his dwelling House due y.e 25.th of Xber last

£ 27 14 :–

p Charles Lockyer

Received 27 July 1737 of Mr George Bickham Jun.r the sum of One hundred
Twenty four pounds thirteen shillings & six pence in full of all Accots

£ 124 „ 13 „ 6

Jo.s Jn.o Clark

Received y.e 11.th of January 1737 of Mr. Wentworth Hinton the sum of
Sixty nine pounds Eighteen Shillings & Nine pence in part of Accompt

£ 69 „ 18 „ 09

P.d Snell

London Aug.t th 14.1737

I Promise to pay to Mr. Jonathan Williamson or Bearer the Sum of
Nine Hundred Seventy two Pounds One Month after date value rec.d

£972:-:-

I Grove

I Promise to pay to Mr. Stephen Liddington or order on demand nine
hundred seventy four pounds eighteen shillings & Six pence value recd

£974:18:6

Januar.y th 24.1737.

F. Goddard

Durham Febru.a 27th 1737

At ten days sight pay to Sr. James Bateman Knt. & Alderman of ye City of London eight hundred pounds twelve shillings & six pence and pass it to the Account of

To Mr. Saul Lowden
Draper In York

Your most humble Servt.
Leonard Colt

Norwich 25th April 1737

At six days sight pay to Mr. Jeremiah Simons or Order thirty nine pounds ten Shillings Value recd & place it to Acct. as Pr. Advice from

To Mr. Samuel Jones
Merch.t in London.

Your humble Servant
John Smithson.

Sr

15 Janry 1737

Pray pay to Elias Simpson Esqr or Order my Dividend on £1500 South Sea Stock due at Christmas, and this shall be your Sufficient Warrant

To Charles Lockyer Esqr
Accompt to ye Sth Sea Compa

John Lanneaux

Mr Crouch

Pay to Mr John Turner my Dividend on £1000 Bank Stock due at Michmas, and his Receipt shall be a sufficient Discharge from

20 Octob 1737

Tobias Goldsmith

Mr. Charles Du Bois

Pay Mr. Henry Saunderson my half Years Dividend
due at Midsumer last on £2500 India Stock & his receipt shall be your discharge from

London 18 July 1737

&c Your humble Servant
Richd. Evans

Messrs. Norman and Fox

Please to pay to Mr. Thomas Whittingham or Bearer on demand three
hundred twenty nine pounds four Shillings & six pence June 25. 1737

£ 329.4.6

D. Tomlinson

London 26 June 1738 for 500 £ str at 37 1/4 d flem

At Usance pray pay this my second Bill of Exchange my first not being yet paid unto Mr Samuel Rimmenton or Order five hundred pounds Str at 37 1/4 d flem. p £ str. for Value recd of Mr John Jones & put it to Acct. of

Your humble Servt

To Mr Simon Vennereaux
Merch.t in Rotterdam

J R & Woc.

Venice y 10 January 1738 ₱D 187 : 10 bco at 56 1/2 ₱D.

At usance pay this first of Exchange to y Rt Worp: ll Sr Charles Thorold or Order £ L. P ds one hundred eighty seven & ten gross Bco at fifty six pence half penny ₱D t Exchanged in ourselves & place it as p Advice

To Mr Lawrence Fuller
In London

Jones & Lumley.



Whitening ½	– 7 –	
Dying ½ Scarlet	2 10 –	
Drawing at 8d	– 4 –	
Drying	– 4 –	
The Sworn Measurer	– 2 –	
Measuring Folding & Tacking	– 9 –	
Filleting	– 1 8	
Imbailing	– 9 –	
Cocquet & Searchers	– 4 –	
Boathire Wharfage Porterage & Carman	– 3 6	
		5 18 2
	£	49 8 –

London 19 Febry 1737

Errors Excepted Blake

Invoice of 1 Bale containing 6 Long Bays Shipd on board the Bonadventure Cornelius Nutty Commandr bound for Lisbon Consignd to Messrs Aubury & Frome on their proper Acco.t & Risque. Markd & Numbd Viz.

No.		Ells.
	1 Red	100.
	2 Sky	101.
	3 Poping	103.
	4 Mazarine	104.
	5 ½ Light. ½ da Copper	104.
	6 ½ Scarlet. ½ White	102.

For 6 Long Bays q.t 614 Ells at 17d ℔ Ell	43. 9. 10.
Dying 5 Peices at	1. 4. – .
Whitening ½	– 7 – .
Dying ½ Scarlet	2. 10. – .

To the Honble. the Court of Directors of the United Company of Merchants of England trading to the East Indies

The humble Petition of
Amos Blank

Sheweth

That your Petitioner having been Educated in Writing and Accounts humbly hopes himself Qualified to serve Your Honours abroad

Your Petitioner therefore humbly prays Your Honours to Admit him a Writer in one of your Settlements in India in which

Your Honours to Admit him a Writer
in one of your Settlements in India in which
Station he promises to behave himself with ye
utmost Diligence and Fidelity and is ready to
give such Security as Your Honours shall Require

And Yo.r Petit.r shall ever pray

PATENT OFFICE LIBRARY

A

COMPENDIOUS SYSTEM

OF

ARITHMETICK.

ARithmetick, or the Art of Numbering, teaches how to compute or calculate truly, and with Expedition and Eaſe.

Number is that which anſwers to this Queſtion, how many? So that if any one ſhould aſk how many Months there are in a Year, the Anſwer is Twelve, which is Number.

Unit is that by which every Thing is call'd one.

Numbers are expreſs'd by Characters or Figures, and increaſe in a Tenfold Progreſſion.

The Characters are theſe that follow, 1 One, 2 Two, 3 Three, 4 Four, 5 Five, 6 Six, 7 Seven, 8 Eight, 9 Nine, 0 null, or nothing.

And by theſe ten Figures or Characters only, all Numbers, how great ſoever, are expreſs'd in Writing.

The nine firſt of theſe are call'd ſignificant Figures, and ſometimes Digits, becauſe they repreſent the ſimple Number of Things.

The Null or Cypher (0) tho' it ſignifies or expreſſes no Quantity of itſelf, yet it fails not to communicate to the ſignificant Figure that precedes it, a Value ten Times greater than what it had before: So that if it be put after 1, (thus 10) it will make the Value ten Times more, namely Ten; and if it be put after 2, it will cauſe that to repreſent two Tens, or Twenty; ſo likewiſe, if it be put after the 3, it will cauſe it to repreſent Thirty; and ſo of the reſt, as in the following Table,

10 Ten,	40 Forty,	70 Seventy,
20 Twenty,	50 Fifty,	80 Eighty,
30 Thirty,	60 Sixty,	90 Ninety.

So likewiſe the Cypher being put after 10, towards the Right-Hand, (thus 100) will make it ten Times more, that is to ſay, an Hundred, and if to that a Cypher more be added, (thus 1000) 'twill then repreſent a Thouſand; that is ten Times what it was before; and ſo of the reſt.

From whence it is evident, that if a Row of Figures, be orderly written in a ſtrait Line, from the Right Hand towards the Left, the firſt Figure expreſſes the Units only; the ſecond

ſhews the Tens, and the third repreſents ſo many Hundreds, as the Figure ſimply repreſents Units; and ſo on in a Decimal, increaſing Progreſſion, as will more evidently appear by the following Table,

1	One,	1	One,
10	Ten,	20	Twenty,
100	Hundred,	300	Three Hundred,
1,000	Thouſand,	4,000	Four Thouſand,
10,000	Ten Thouſand	50,000	Fifty Thouſand,
100,000	Hundred Thouſand,	600,000	Six Hundred Thouſand,
1,000,000	Million,	7000,000	Seven Millions,
10,000,000	Ten Million,	80,000,000	Eighty Millions,
100,000,000	Hundred Million.	900,000,000,	Nine Hundred Millions,

NUMERATION, *or* NOTATION, *teaches*

1ſt. TO read any Number written.
2dly, To write any Sum propos'd.

The TABLE.

C. of Millions	X. Millions	Millions	C. Thouſands	X. Thouſands	Thouſands	Hundreds	Tens	Units	Names of Places
Nine Hundred	Eighty	Seven Millions	Six Hundred	Fifty	Four Thouſand	Hundred	Twenty	One	
9,	8	7,	6	5	4,	3	2	1	Places.
3d Period of Millions			2d Period of Thouſands			1ſt Period of Units.			

And here it may be obſerv'd that every third Figure from the Place of Units bears the Name of Hundreds; ſo that if any great Number be diſtinguiſh'd into Periods of three Figures each (from the Right-Hand towards the Left) by a Point, as in the foregoing Table, it will be eaſy for the young Learner either to value or expreſs that Sum.

ADDITION.

ADdition finds the full Value of divers Sums by collecting them into one.
Addition is either Simple or Compound.

Simple Addition, is when ſeveral Numbers are to be added together that have the ſame Name or Denomination; as Pounds to Pounds, Yards to Yards, Gallons to Gallons, &c.

Compound

Compound Addition is, when Numbers of divers Denominations are to be added together; as Pounds Shillings and Pence, to Pounds Shillings and Pence; or Hundreds Quarters and Pounds to Hundreds Quarters and Pounds, *&c.*

The Rule for placing the Numbers to be added

Is to take care to under-write, or place Units under Units, Tens under Tens, Hundreds under Hundreds, *&c.* in ſimple Addition. And if the Numbers to be added are of divers Denominations, you muſt place all the lower Numbers under thoſe of the ſame Denomination above; as if you were to add 12 Shillings and 3 Pence to 5 Pounds 6 Shillings and 2 Pence, the Numbers muſt be plac'd thus:

l.	*s.*	*d.*
5	6	2
0	12	3

The Rule for adding Numbers of one Name together

Is, to begin with the loweſt Line at the Place of Units, and add together the Units of every Line, and if the Sum be under Ten, to ſet it down below the Line underneath the Range of Units; but if the Sum be more than Ten, ſet down only the Overplus, or add Figures above Ten (or Tens) and as many Tens as the Sum of thoſe Units amount to, add to the Range of Tens, calling them ſo many ſingle ones, for they are no other of that next Rank, and add all the Ranks in the ſame Manner as you did the firſt; but if there be nothing above even Tens when you have added up the laſt Rank, then place a Cypher under that Rank, proceeding to carry the Tens as before directed to the next Place, and as in the following Examples:

Examples for Practice.

Gallons	Yards	£.	£.
4719	51786	745136	7593864
3184	45178	517982	975263
7695	38174	416758	714805
4783	21796	741934	95471
1974	9847	98653	35694
384	5284	29746	8473
693	4796	5178	2948
517	394	2149	357
23949	177255	2557536	9426875

Compound ADDITION.

TO perform which, it will be neceſſary to know how many Units of one Denomination makes one of the next greater Denomination, and how many there muſt be of theſe to make again one of the next greater. To which End 'twill be neceſſary to learn the following Tables of Coins, Weights and Meaſures.

Of Engliſh Coins.

The leaſt Piece of Money uſed in *England* is a Farthing, and from thence ariſes the reſt, as in the following Table.

4 Farthings	make	a Penny	and are	qrs.
12 Pence	make	a Shilling	thus	s.
20 Shillings	make	a Pound	mark'd	l.

N. B. A

N. B. A Groat	= 4*d.*	A Guinea	= 21*s.* or 1 *l.* 1*s.*
Half-a-Crown	= 2*s.* 6*d.*	An Angel	= 10*s.*
A Crown	= 5*s.*	A Noble	= 6*s.* 8*d.*
Half-a-Guinea	= 10*s.* 6*d.*	A Mark	= 13*s.* 4*d.*

For the more eaſy adding of ſeveral Sums of Money together, 'twill be neceſſary to learn the following Table by Heart.

Pence	*s. d.*	P.	*s. d.*	P.	*s. d.*	P.	*s. d.*	P.	*s. d.*	P.	*s. d.*
20 =	1 8	60 =	5 0	100 =	8 4	140 =	11 8	180 =	15 0	220 =	18 4
30 =	2 6	70 =	5 10	110 =	9 2	150 =	12 6	190 =	15 10	230 =	19 2
40 =	3 4	80 =	6 8	120 =	10 0	160 =	13 4	200 =	16 8	240 =	20 0
50 =	4 2	90 =	7 6	130 =	10 10	170 =	14 2	210 =	17 6		

ADDITION of Money, or Pounds.

SUppoſe it were requir'd to add the ſeveral following Sums of Money together, in order to find their Sum, or total Amount.

Example 1ſt.

l.	*s.*	*d.*	*f.*
487	13	07	3
519	14	10	0
486	07	09	2
478	09	10	3
367	16	08	1
167	18	09	3
98	16	07	2
67	13	11	3
9	00	08	0
2683	12	11	1

You are to begin with the Rank of Farthings, which added amount to 17, and make 4 Pence and 1 Farthing over: The one Farthing therefore is to be ſet down under the Rank of Farthings, and the 4 Pence are to be added to the Rank of Pence, which together with the 4 Pence carried thither come to 83 Pence, that is, 6 Shillings and 11 Pence (as you may ſee by the foregoing Table of Pence) put the 11 Pence under the Line, and carry the ſix Shillings to the Rank of Shillings; adding them up, they amount to 112 Shillings, which are equal to five Pounds, and 12 Shillings over. Put the 12 Shillings under the Line, and carry five to the Pounds, and proceed as before taught in whole Numbers.

Thoſe who chuſe to caſt up the Sums of Pounds, Shillings, *&c.* after the Method commonly uſed of making a Point or Dot at every 4 in the Farthings, at every 12 in the Pence, and 20 in the Shillings, to avoid charging the Memory, muſt carry the ſaid Number of Points or Dots to the next Place, after ſetting down the Over-plus under the Range laſt added.

And in Addition of Troy-Weight, for every 24 Grains to make a Point, and carry one to the Penny Weights; and for every 20 Penny Weights to carry an Ounce, and for every 12 Ounces to carry a Pound; and the Pounds muſt be added up as Integers; for ſuch they really are.

The ſame Method is to be made uſe of in the adding any other of the Weights or Meaſures, Regard being had to the following Tables.

Examples

Examples for Practice.

Troy Weight.

oz.	dwt.	gr.
5	07	09
7	19	18
9	09	21
5	08	14
4	09	16
8	16	21
2	11	09
1	15	14
4	09	18
6	16	07
57	05	03

lb.	oz.	dwt.
5	07	13
7	10	18
4	08	09
9	09	12
7	07	08
4	11	13
5	09	19
7	05	12
3	10	00
8	06	09
66	03	13

Avoirdupoiſe Weight.

lb.	oz.	dwt.
21	07	09
14	09	10
20	06	14
18	11	13
09	07	14
08	15	07
06	12	12
07	09	09
04	08	13
05	03	00
117	13	05

C.	qr.	lb.	oz.
43	01	14	10
13	03	17	07
25	02	23	14
21	03	10	09
31	02	27	13
18	01	14	07
14	03	27	10
09	02	14	09
08	02	14	12
05	03	10	09
194	00	08	04

Cloth Meaſure.

Yards	qr.	nls.
34	01	03
37	03	02
14	02	03
27	02	01
30	03	03
28	01	02
32	02	01
19	03	03
21	02	02
29	02	01
277	02	01

Ells	qr.	nls.
37	02	01
29	04	01
33	03	03
30	02	03
28	01	02
36	00	03
27	04	01
19	04	02
24	01	03
26	02	03
294	03	02

Wine Meaſure.

Hhds.	Gal.	qrts.
44	21	03
36	47	03
29	18	01
28	56	02
15	14	03
16	45	02
25	57	03
18	23	01
9	14	02
224	48	00

Tier	Gal.	pt.
46	25	01
37	40	05
27	12	06
14	13	04
15	36	05
19	25	06
23	19	03
18	28	07
9	14	05
4	18	00
217	25	02

Beer Meaſure.

Hhds.	Gal.	qts.
31	31	03
30	14	01
28	30	03
25	19	01
18	47	02
13	38	00
12	26	01
9	18	03
6	49	02
5	16	00
182	12	00

Butts	Bar.	gal.
39	02	14
28	01	30
25	02	34
24	01	25
16	02	30
13	02	29
9	02	14
8	00	21
4	00	18
3	02	26
175	02	25

Dry Meaſure.

Chal.	Buſh.	P.
37	14	03
42	30	01
18	19	02
35	14	03
27	34	02
19	19	00
41	16	02
35	14	03
18	27	02
9	30	02
289	06	00

Qrs.	Bu.	P.
21	06	01
38	05	03
27	06	02
30	04	00
29	05	03
19	06	03
18	03	02
13	01	03
12	07	01
9	06	03
122	06	01

SUBTRACTION.

SUbtraction takes a leſſer Sum from a greater, and ſhews the Remainder, Exceſs or Difference.

Subtraction is either of Numbers of one Denomination, or of divers Denominations.

The Method of placing Numbers for Subtraction, is to write the leſſer Number under the greater, according to the Order and Value of Places, as before taught in Addition.

Subtraction of whole Numbers is perform'd thus:

After the Sums are plac'd in proper Order, draw a Line underneath all, and begin at the lower Figure in the firſt Rank towards the Right-Hand, and ſubtract every lower Figure in each Rank from its reſpective one above. But when the upper Figure is leſs than the lower, add 10 to it; and in ſuch Caſe always obſerve either to take an Unit from the next upper Figure towards the Left-Hand, or which is the ſame Thing, to add an Unit to the next lower Figure, and the Number thus found will be the Difference requir'd.

As in the following Examples;

From	4719384	5179438	8471526
Take	1464532	2974693	3419462
Remains	3254852	2204745	5052064
Proof	4719384	5179438	8471526

Proof of SUBTRACTION.

Add the Remainder and the Leſs of the Given Numbers together, their Sum will be equal to the uppermoſt and greateſt Number propos'd, if the Operation be truly perform'd.

To ſubtract Numbers of divers Denominators.

Begin with the loweſt or leaſt Denomination, and take or ſubtract the lower Figure (or Figures) from the Figure or Figures that ſtand over them of the ſame Denomination, ſetting down the Remainder as in whole Numbers; but if that cannot be done, you muſt encreaſe the upper Figure (or Figures) with one of the next ſuperior Denomination, and from that Sum make Subtraction, and ſo proceed to the next ſuperior Denomination, where you muſt pay the one borrow'd, by adding an Unit to the lower Figure in the next Place towards the Left-Hand.

As in theſe Examples:

COINS.

	l.	*s.*	*d.*	*q.*		*l.*	*s.*	*d.*	*q.*
From	475	13	05	1		317	00	10	0
Take	97	09	10	3		143	07	05	2
Remains	378	03	06	2		173	13	04	2
Proof	475	13	05	1		317	00	10	0

WEIGHTS.

Troy Weight.

	lb.	oz.	dwt.	gr.
From	416	08	07	05
Take	97	10	18	16
Remains	318	09	08	13
Proof	416	08	07	05

Avoirdupoiſe Weight.

	Tun	C.	q.	lb.	oz.	dr.
From	7	13	01	10	00	00
Take	3	07	01	21	09	11
Remains	4	05	03	16	06	05
Proof	7	13	01	10	00	00

MEASURES.

Wine Meaſure.

	Butts	Hhds.	Gal.	Qu.
From	4	1	14	3
Take	2	1	56	1
Remains	1	3	21	2
Proof	4	1	14	3

Corn Meaſure.

	Laſt	Qu.	Buſh.	Peck	Qu.
From	47	3	5	2	1
Take	25	6	4	3	2
Remains	21	7	0	2	3
Proof	47	3	5	2	1

MULTIPLICATION.

MUltiplication takes a given Number ſo many Times or Parts of a Time as is requir'd; or it is the Repetition of the Number multiplied as often as there are Units contain'd in the Number multiplied by.

It is an Abridgment of the Work of Addition, performing that in a Minute, which Addition would require ſome Hours to do.

Note, The Number given to be multiply'd is call'd the Multiplicand, and that by which it is to be multiplied, the Multiplier; and the Number ſought, or that which ariſes by multiplying the one by the other, is the Product.

The ready Performance of this and the following Rules requires a perfect Remembrance of the following Table.

Multiplication TABLE.

3 Times	3 is 9	5 Times	5 is 25	7 Times	7 is 49
	4 12		6 30		8 56
	5 15		7 35		9 63
	6 18		8 40		10 70
	7 21		9 45		11 77
	8 24		10 50		12 84
	9 27		11 55		
	10 30		12 60		
	11 33			8 Times	8 is 64
	12 36				9 72
4 Times	4 is 16	6 Times	6 is 36		10 80
	5 20		7 42		11 88
	6 24		8 48		12 96
	7 28		9 54		
	8 32		10 60	9 Times	9 is 81
	9 36		11 66		10 90
	10 40		12 72		11 99
	11 44				12 108
	12 48				

EXAMPLE.

EXAMPLE.

Let it be requir'd to multiply 38,479 by 4, or to repeat 38,479 four Times, to know what it will produce.

Set the Multiplier under the Multiplicand as beneath, and proceed thus,

4 Times		make				ſet down	
9		36					6 and carry 3
7		28	and 3 carried is	31			1 and carry 3
4		16	and 3 carried is	19			9 and carry 1
8		32	and 1 carried is	33			3 and carry 3
3		12	and 3 carried is	15			15

The Work will ſtand thus,

38479	Multiplicand	Proof by Addition	38479
4	Multiplier		38479
			38479
			38479
153916	Product		153916

When the Multiplier conſiſts of more than one ſignificant Figure, let the Multiplicand be multiplied by each Figure of the Multiplier, as before directed, beginning with the firſt, and placing the ſeveral Products underneath each other, in ſuch Order that the Figure or Cypher of each Product may be in the ſame Place with its reſpective multiplying Figure, then add theſe ſeveral Products together, and the Total thereof will be the Product of the whole Multiplication.

As in the following Examples.

EXAMPLE 2.

Let the Multiplicand be 76472
Multiplier 4257

535304	the firſt Product by	7
382360	the 2d Product with	50
152944	the 3d Product with	200
305888	the 4th Product with	4000
325541304	the Total, or true Product requir'd.	

EXAMPLE 3.

67481
7005

337405	the Product with	5
472367	the Product with	7000
472704405		

Here

Here it is to be obſerv'd, that I paſs over the Cyphers, and only take Care of placing the firſt Figure of the Product by 7000, according to the foregoing Directions.

When one or more Cyphers are annex'd to the Right Hand of the Multiplicand or Multiplier, or to both, work by the ſignificant Figures as before taught, and to their Product annex ſo many Cyphers as are in either or both this Multiplicand and Multiplier, as in the following Examples:

Example 4.	Example 5.	Example 6.
4718	327000	47800
3600	48	54000
28308	2616	1912
14154	1308	2390
16984800	15696000	2581200000

Take a few Examples for Practice without their Work at large.

74963×75 = 5622225
47625×357 = 17002125
879654×9863 = 8626127402
543201×96023 = 52164678432
530674×45007 = 23884044718
4762500×357000 = 1700212500000
123456789×987654321 = 121932631112635269

To prove Multiplication.

Make that which was your Multiplicand the Multiplier, and work as before taught, the Product will come to the ſame as the other, if the Work be right, otherwiſe not.

Example.

Multiply 327		43
by 43		327
981	Proof	301
1308		86
14061		129
		14061

DIVISION.

BY *Diviſion* we learn ſpeedily to ſubtract one Number from another, ſo many Times as it is contain'd therein.

That is, it ſpeedily diſcovers how often one Number is contain'd in another: In order to perform which there are two Numbers to be given:

1. The Dividend, or Number to be divided.
2. The Diviſor, or that Number by which the other is to be divided.

And by comparing theſe two together, *viz.* the Dividend and Diviſor, there will be produc'd a third Number call'd the Quotient, which anſwers how often the Diviſor is contained in the Dividend; (or into what Number of Parts the Dividend is divided) and a Remainder

mainder often happens when the Diviſion is ended, which muſt be always leſs than the Diviſor, both making a Fraction or Part of an Unit of the Quotient, by affixing them to the Quotient, placing the Remainder over the Diviſor, ſeparating them one from the other by a ſhort Line; this Remainder is alſo call'd the Numerator, and the Diviſor the Denominator of a Fraction; of which we ſhall ſpeak when we come to treat of vulgar Fractions.

In Diviſion the Proportion is, as the Diviſor is to an Unit, ſo is the Dividend to the Quotient.

N. B. If that Number which divides another, (call'd the Diviſor) be multiplied with the Number, which is produc'd by Diviſion (call'd the Quotient) their Product will be the Number divided, or Dividend. Whence it is that Multiplication and Diviſion do mutually prove the Truth of each others Operations.

There are ſeveral Methods of working the Rule of Diviſion, but as they all tend to the ſame End, tho' by different Roads, I ſhall only inſert one as the moſt plain and eaſy, and is therefore, in my Opinion, the beſt.

I ſhall make choice of the foregoing Examples in Multiplication, in order to render the Buſineſs of Diviſion more plain and eaſy.

Case I.

To divide any Number by a Diviſor, conſiſting but of a ſingle Figure.

Example I.

Let it be required to divide 282828 by 6, and the Work will ſtand thus:

1. Set down the Diviſor to the Left Hand of the Dividend, with a curve Line between them. 2. Make another curve Line to the Right Hand of the Dividend for the Place of the Quotient. 3. Aſk how often 6 (the Diviſor) can be obtain'd in the higheſt Figure, or (if not) in the two higheſt Figures, *viz.* 28 of the Dividend, which call the firſt Dividual, and proceed in the following Manner:

How often 6 in	Answer	Times 6 is	from	leaves	To which bringing down the next Figure makes
28	4	24	28	4	42
42	7	42	42	0	8
8	1	6	8	2	22
22	3	18	22	4	48
48	8	48	48	0	

Diviſor Dividend Quotient

6)282828(47138

24

42

42

08

6

22

18

48

48

0 Remainder

Some Examples for the Learner's Practice.

Divide	1355679	by	3	Quote 451893
	2335024		4	583756
	2359195		5	471839
	282828		6	47138
	409241		7	58463
	685872		8	85734
	6782778		9	753642

But

But the Diviſion by one Figure is more compendiouſly perform'd by *Halving*, *Thirding* *Fourthing*, &c. the Dividend.

As for Example, Suppoſe it were required to take the ſeventh Part of 22407, ſay the ſeventh Part of 22 is 3, and 1 remains, to which annex the 4, and ſay the ſeventh of 14 is 2, the ſeventh of 0 is 0, the ſeventh of 7 is 1; therefore the Quotient of 22407 divided by 7 is 3201, as in the Margin.

22407
$\frac{1}{7}$
3201

Again, Suppoſe you were to take the eighth Part of 4165856, ſay the eighth Part of 41 is 5, and 1 remains, to which annex the 6; the eighth of 16 is 2; the eighth of 5 I cannot, but the eighth of 58 is 7, and 2 remains; the eighth of 25 is 3, and 1 remains; the eighth of 16 is 2: Therefore the Quotient is 520732.

4165856
$\frac{1}{8}$
520732

But if the Diviſor conſiſts of more Places than one, ſet the given Diviſor and Dividend as before taught.

And from the higheſt Figures in the Dividend aſſume the ſame Number of Places that are in the Diviſor for the *firſt Dividual*; or if the Figures in the Diviſor exceed in Value the ſame Number of Places in the Dividend, aſſume one Place more out of the Dividend, for the *firſt Dividual*. Then proceed as in the former Examples.

Example 2.

Let it be required to divide 590624933 by 7563.

Diviſor Dividend
7563)590624933(

'Tis plain at Sight that 7563, the Diviſor, cannot be taken from 5906, the like Number of Figures in the Dividend.

Therefore there muſt be allow'd five Figures for the firſt Operation or Quotient, that ſo the firſt Figure 7 of the Diviſor may be taken out of the two firſt Figures, *viz.* 59 of the Dividend, *&c.*

Then I proceed, and conſider how often 7 may be taken out of 59, and find it may be had 8 Times; for 8 Times 7 is but 56, which I mentally take from 59, and the Remainder is 3; to this 3 I mentally join the third Figure of the Dividend, *viz.* 0, which makes it 30, out of which I muſt take the ſecond Figure of the Diviſor, *viz.* 5, ſo often as I took the 7 from 59, which was 8 Times. But that cannot be, for 8 Times 5 makes 40, which is more than 30; therefore 8 is too large a Figure to be put in the Quotient: But hence I conclude, that the next leſs, *viz.* 7, may be taken without any further Trial. I therefore put 7 in the Quotient, and with it multiply the Diviſor, ſetting down the Product under the Dividend, and ſubtract it therefrom, and the Work will ſtand thus. See the Margin.

7563)590624933(7
52941
6121

Then I make a Point under the next Figure in the Dividend, *viz.* under the 4, and bring it down to the Remainder 6121, which will then be 61214, with which I proceed in all Reſpects as I did before with the 59062, and find the next Quotient Figure will be 8, with which I multiply the Diviſor, *&c.* and ſubtract their Product from the ſaid 61214, and the Work will ſtand

Thus, 7563)590624933(78
52941
61214
60504
710

To this Remainder 710 I point and bring down the next Figure of the Dividend, *viz.* 9, which makes it 7109; now becauſe the Diviſor 7563 cannot be taken from 7109, I therefore place a Cypher in the Quotient.

And this muſt always be punctually obſerv'd, viz. *That for every Figure or Cypher that is brought down out of the Dividend to prepare for a new Operation, there muſt be always either a* Figure, *or* Cypher, *ſet in the Quotient.* And the Work will ſtand

Thus, 7563)590624933(780
52941··
61214
60504
7109

To this 7109, I bring down another Figure of the Dividend, *viz.* 3, and then it will become 71093, then I conſider how often 7 can be taken from 71, *&c.* (in the ſame Manner as the firſt Operation) and find it may be had 9 Times, therefore I ſet 9 in the Quotient, and with it multiply the Diviſor, ſetting down and ſubtracting their Product, as before, then the Work will ſtand

Thus, 7563)590624933(7809
52941
61214
60504
71093
68067
3026

To this Remainder 3026 I point and bring down the laſt Figure 3 of the Dividend, which makes it 30263, then proceeding in all Reſpects as before, I find the Quotient Figure to be 4; with it I multiply the Diviſor, ſetting down and ſubtracting their Product as before, and the Work will then ſtand

Thus, 7563)590624933(78094$\frac{11}{7563}$
52941
61214
60504
71093
68067
30263
30252
11

And

And thus the Work is finiſh'd; and I find that 590624933 being divided by 7563, or into 7563 equal Parts, the Quotient, or one of thoſe Parts is 78094, and beſides there are 11 remaining.

And thus the Learner being well vers'd in the Method of the foregoing Examples, he may be ſufficiently qualified for the dividing of any greater Sum or Number into as many Parts as he pleaſeth, that is, he may underſtand the Method of dividing by a Diviſor, which conſiſteth of 4, or 5, or 6, or any greater Number of Places, the Method being the ſame with the foregoing Examples in every Reſpect, as in the following Examples:

EXAMPLE 3.

79863)7025180746 8(879654$\frac{66}{79863}$ Quotient
638904·····

636140
559041

770997
718767

522304
479178

431266
399315

319518
319452

66

EXAMPLE 4.

96032)52164678432(543201
480160·

414867
384128

307398
288096

193024
192064

96032
96032

0

Contractions in DIVISION.

When the Diviſor has a Cypher or Cyphers to the Right Hand, cut them off by a Stroke with the Pen, and at the ſame Time cut off as many Places of Figures from the Right Hand of the Dividend, then work as before taught; but

Note, That the Places cut off from the Dividend are a Part of the Remainder.

EXAMPLE 1.

12 | 0)172 | 8(14$\frac{8}{12}$
12

52
48

4

EXAMPLE 2.

72 | 000)64815 | 748(900$\frac{11743}{72000}$
648

15

When there is Occaſion to divide a given Number by 10, 100, 1000 or 10000, *&c.* you have no more to do than to cut off or ſeparate ſo many Figures or Cyphers of the Dividend from the Right Hand towards the Left as there are Cyphers in the Diviſor; what remains is the true Quotient.

Thus

Thus for Example, If the Number 3817643 were required to be divided by 10, 100, 1000, or 10000.

If by 10 the Quotient will be 381764, and 3 remaining.
100 38176 and 43
1000 3817 and 643
10000 381 and 7643

Conſequently, if you have occaſion to divide by 110, 11000, 120, 1200, the Work may be contracted, and the Quotient produc'd in one Line.

Let the Number to be divided by the above Diviſors be 837114.

When divided by 110, the Quotient will be 7610, and 14 remaining
11000 76 1114
120 6975 114
1200 697 714

To prove DIVISION.

Multiply the Quotient into the Diviſor, and if the Product be equal to the Dividend, the Work is right, otherwiſe not. But when there happens to be a Remainder to the Diviſion, the ſaid Remainder muſt be added to the Product of the Multiplication, as in the following Inſtance, which is a Proof to the ſecond Example.

$78094\frac{11}{7563}$ Quotient to the ſecond Example
7563

234282
468564
390470
546658

590624922 Product
11 Remainder

590624933 Proof.

I ſhall cloſe this Subject of Diviſion with a few Examples unwrought, and leave the Operation for the Learner's Practice.

75)5622225(74963
357)17002125(47625
9863)86261274o2(879654
96023)52164678432(543201

45007)23884044718(530674
247500)18926820000(76472
357000)1700212500000(4762500
987654321)12193263111263526 9(123456789

REDUCTION.

REduction teaches how to convert any Numbers of one Denomination into Numbers of another, and is no more than the Application of Multiplication and Diviſion.

1ſt, All great Names are reduc'd into leſs by Multiplication, multiplying by as many of the leſs Names as make one of the greater.

2dly, All ſmall Names are brought into greater by Diviſion, dividing by as many of the leſs as make one of the greater.

So that to change one Sort of Money, Weight, or Meaſure, into another, it is but reducing both into one Name, and to divide the one by the other.

When Reduction is perform'd by Multiplication only, 'tis ſtil'd Reduction deſcending; and when it is perform'd by Diviſion only, 'tis ſtil'd Reduction aſcending.

To reduce a Number of a higher into a lower Denomination, you are to conſider how many Units of the lower Denomination are contain'd in an Unit of the higher Denomination (according to the Tables of Coins, Weights, or Meaſure to which it belongs) and the Product that ariſes by the Multiplication of the given Number into that Tabular Number is the Number required.

EXAMPLE.

Let it be required to reduce or change 728 *l.* Sterling into Shillings, thoſe Shillings into Pence, and thoſe Pence into Farthings, which ſhall each of them be equal in Value with 728 *l.* Sterling.

Multiply 728 *l.*
by 20 the Shillings in one Pound

Multiply 14560 = the Shillings in 728 *l.*
by 12 the Pence in one Shilling

Multiply 174720 = the Pence in 728 *l.*
by 4 the Farthings in one Penny

698880 = the Farthings in 728 *l.*

But 728 *l.* may be reduc'd into Pence, or Farthings, at one Operation, thus

Multiply 728 *l.*
by 240 the Pence in 1 *l.*

29120
1456

174720 = the Pence in 728 *l.*

Multiply 728 *l.*
by 960 the Farthings in 1 *l.*

43680
6552

698880 = the Farthings in 728 *l.*

EXAMPLE 2.

Reduce 47 *l.* 14 *s.* 6 *d.* ½ into Farthings

20

940 the Shillings in 47 *l.*
To which add the 14 Shillings

954 the Shillings in 47 *l.* 14 *s.*
12

11448 the Pence in 47 *l.* 14 *s.*
To which add the 6 *d.*

11454 the Pence in 47 *l.* 14 *s.* 6 *d.*
4

45816 the Farthings in 47 *l.* 14 *s.* 6 *d.*
To which add the 2 qr.

45818 the Farthings in 47 *l.* 14 *s.* 6 *d.* ½ as was requir'd.

The

The Work of this Example, and all other Operations of this Kind, may be ſhorten'd by the following Method:

47*l.* 14*s.* 6*d.* ½
Multiply by 20 and add in the 14*s.*
954
Multiply by 12 and add in the 6*d.*
11454
Multiply by 4 and add the ½
45818 the Farthings as before.

EXAMPLE 3. in Troy-Weight.

Reduce 34lb. 7oz. 13dwt. 21gr. into Grains

12
415 the Ounces in 34 lb. 7 oz.
20
8313 the Penny-Weights in 34lb. 7 oz. 13dwt.
24
33253
16628
199533 the Grains in 34 lb. 7oz. 13dwt. 21 gr. as required.

The foregoing Examples at large, being perfectly underſtood, will be ſufficient to ſhew how all ſuch Operations are perform'd either in Weights, Meaſures, or Time.

I ſhall therefore only give a few Examples without their Operations for the Learner's Practice.

EXAMPLE 4. In 5 C ¼ 23lb. 13oz. Avoirdupoiſe, how many Drams?

Anſwer, 156624 Drams.

EXAMPLE 5. In 3 Tons of Iron, how many C. qrs. and lb?

Anſwer 60 C. 240 qrs. 6720 lb.

EXAMPLE 6. In 9768 Yards, how many Quarters and Nails?

Anſwer, 39072 qrs. or 156288 Nails.

EXAMPLE 7. In 10 Bales of Cloth, each of 10 Pieces, Quantity 12 Yards each, how many Yards?

Anſwer, 1200 Yards.

EXAMPLE 8. In 3 Buts and 1 Barrel of Beer, how many Gallons and Quarts?

Anſwer, 360 Gallons, or 1440 Quarts.

I ſhall now proceed to ſhew how to bring Numbers from a leſs Denomination to a greater. This is the Converſe of Reduction deſcending, and is perform'd by Diviſion.

To

To perform which, conſider how many Units of the given Number are contain'd in an Unit of the next higher Denomination, according to the Table of Coin, Weight, or Meaſure, to which it belongs, and the Quotient reſulting from the Diviſion of the given Tabular Number is the Number requir'd; and if any Thing remain after the Diviſion is finiſh'd, it is of the ſame Name with the Dividend.

EXAMPLE 1. in Coin.

How many Pence Shillings and Pounds are contained in 165818 Farthings.

Divide the Farthings by 4)165818(quotes 41454 Pence, and 2 qrs. remaining.
The Pence divided by 12)41454(quotes 3454 Shillings, and 6 Pence over.
Thoſe Shillings divided by 20)3454(quotes 172*l.* and 14 Shillings over.
So that in 165818 Farthings are 172*l.* 14*s.* 6*d.* ½.

EXAMPLE 2. in Troy-Weight.

In 199533 Grains, how many Penny-Weights, Ounces, and Pounds.

Divide the Number of Grains by 24)199533(quotes 8313 dwts. and 21 Gr. over.
The Number of dwts. divided by 20)8313(quotes 415 oz. and 13 dwts. remains.
And the Ounces divided by 12)415(quotes 34 lb. and 7 oz. over.

By Reduction alſo is determin'd the Value of Coins, Weights, Meaſures, *&c.* of one Country in Compariſon with another.

EXAMPLE.

Suppoſe I want to know how many Florence Crowns current, at 5*s.* 3*d.* Engliſh, are equal in Value to 635*l.* 15*s.* 6*d.* Sterling.

Firſt for the Florence Crown of 5*s.* 3*d.* put 63 Pence, and reduce 635*l.* 15*s.* 6*d.* into Pence.

20 likewiſe

12715 Shillings
12

152586 Pence.

To convert 152586 Pence into Florence Crowns, divide by 63)152586(2422 Florence Crowns
126 · · ·

265
252

138
126

126
126

Therefore 2422 Florence Crowns are equal in Value to 635*l.* 15*s.* 6*d.*

Some Examples for the Learner's Practice.

In 83 Guineas, how many Pounds?

Anſwer 87*l.* 3*s.*

In 35 Moidores, how many Pounds?

Anſwer, 47 *l.* 5 *s.*

In 140 Nobles, how many Guineas?

Anſwer, 44 Guineas, 9 *s.* 4 *d.*

In 23lb. 11oz. Troy, how many Grains?

Anſwer, 137760 Grains.

In 44 Pigs of Lead, each weighing 2 C. $\frac{1}{4}$, how many Fother?

Anſwer, 5 Fother 1 $\frac{1}{2}$ C.

In 672 great Pounds of Silk, how many common Pounds?

Anſwer, 1008 common lb.

Theſe Queſtions revers'd will make as many more good Examples.

The Rule of PROPORTION, *commonly call'd the* Rule of Three, *and by ſome, the* GOLDEN RULE.

THIS Rule is call'd the *Rule of Three*, becauſe it teaches by three Numbers giv'n, to find out a fourth, which ſhall have the ſame Proportion to the third, as the ſecond has to the firſt, when the Proportion is direct.

Four Numbers are ſaid to be proportional, when the firſt containeth, or is contain'd in the ſecond, as often as the third containeth, or is contain'd in the fourth.

Conſequently theſe four Numbers are Proportionals, *viz.* 2, 4, 6, 12; for as 4 containeth 2 twice, ſo doth 12 contain 6 twice. So likewiſe 9, 3, 18, 6 are proportional; for as often as the firſt Number (9) contains the ſecond (3), ſo often doth the third Number (18) contain the fourth (6), namely 3 Times.

The Rule of Proportion is either direct, or indirect, call'd Reverſe; and each of them are both Simple or Compound.

It is the Rule of Three Direct, or Direct Proportion, when the firſt Number beareth the ſame Proportion to the ſecond, as the third doth to the fourth.

As for Example, 3 is to 12, as 4 is to 16.

That is, the ſame Proportion that 3 bears to 12, 4 bears to 16; for as 3 is the fourth Part of 12, ſo likewiſe 4 is the fourth Part of 16.

When four Numbers are in direct Proportion, the Product of the firſt and fourth Terms will always be equal to the Product of the ſecond and third, as in theſe, 2 is to 8, as 7 to 28.

Where 'tis to be obſerv'd, that as 2 multiplied by 28 produces 56, ſo 8 multiplied by 7 will produce the ſame.

And the leſs the ſecond Term is in reſpect to the firſt, the leſs will the fourth Term be in reſpect to the third.

As for Example, 24 bears the ſame Proportion to 8, as 18 does to 6.

For 24 is to 24 divided by 3, as 18 is to 18 divided by 3.

But 24 multiplied by 18, and that Product divided by 3, is equal to 24 divided by 3, and that Quotient multiplied by 18, *viz.* 24 multiplied by 6 is equal to 8 multiplied by 18.

Conſequently

Conſequently 2, 8, 6, 24, and 24, 8, 18, 6 are true Proportionals; for if the Product of any two Numbers is equal to the Product of any other two Numbers, thoſe four Numbers ſhall be Proportionals as aforeſaid.

From theſe Conſiderations it is, that the Invention of finding a fourth proportional Number to any three given proportional Numbers is deriv'd.

For if the ſecond Number multiplied by the third, be equal to the firſt multiplied by the fourth, 'tis very evident, that if the Product of the ſecond and third Numbers be divided by the firſt, the fourth Number muſt conſequently be produc'd.

As in theſe 4 is to 8, as 24 to 48, for 4 multiplied by 48 is equal to 8 multiplied by 24.

Conſequently, if 4 multiplied by 48 be equal to 192, ſo will 192 divided by 4 be equal to 48, or 192 divided by 48 be equal to 4.

In like manner you may vary any four Numbers in direct Proportion various Ways, as for Example:

As 3 is to 9, ſo is 4 to 12. — As 3 is to 4, ſo is 9 to 12.
And as 4 is to 12, ſo is 3 to 9. — Or, as 12 is to 4, ſo is 9 to 3.

It is very proper that theſe Variations ſhould be well underſtood, in order to the true ſtating of Queſtions in the Rule of Three.

For the chief Difficulty that attends this Rule lies in ſtating the Queſtion in proper Order.

To do which, 'twill be neceſſary to obſerve, that of the three given Numbers, two always contain a Suppoſition, and the third a Demand.

The Number on which the Demand lies muſt be the third, or laſt in your ſtating, and that which is of the ſame Name, Kind, or Species with the ſaid third, muſt be made the firſt Number in the ſtating, and the other Number which is left, being of the ſame Name, Kind, or Species with the fourth Number ſought, muſt be put in the Middle for your ſecond Number. As for Example, if 5 Yards of Cambrick coſt 1 *l.* 7 *s.* 10 *d.* what coſt 37 Yards? Here 5 and 37, namely Yards, are of the ſame Species, and muſt poſſeſs the firſt and third Place, the 1 *l.* 7 *s.* 10 *d.* being of the ſame Species with the fourth Term ſought (namely Money) muſt be put in the middle Place for your ſecond Number; and that Number upon which the Demand lieth muſt always be the third Number; conſequently, (5) which is the Value of the ſecond muſt be the firſt Term; and the ſtating will ſtand thus.

Yards	*l.*	*s.*	*d.*	*Yards*
5	: 1	7	10 ::	37

The Queſtion being thus ſtated in proper Order, you muſt reduce your firſt and third Numbers into one Name, (if they are not already ſo) and your ſecond Number (if of ſeveral Denominations) into its loweſt Term; then multiply your ſecond and third Numbers together, and divide their Product by the firſt, the Quotient whereof will be the Anſwer to your Queſtion in the ſame Denomination you left your ſecond Number. As in the following Examples:

QUEST. 1. If 3 Yards coſt 18 Shillings, what will 12 Yards coſt?

12 Yards multiplied

3)216(72 Shillings, becauſe the ſecond Term was Shillings, which
21 reduc'd, is equal to 3 *l.* 12 *s.* which is the Anſwer requir'd.

06
6

0

QUEST. 2. If 8 lb. of Tobacco coſt 14 Shillings, what will half a hundred Weight, (*viz.* 56 *l.*) coſt at that Rate?

8 lb. : 14 *s.* :: 56 lb.
14
—
224
56
—
8)784(
—
98 Shillings equal to 4 *l.* 18 *s.*

For 98 Shillings divided by 20 produce 4 *l.* 18 *s.*

QUEST. 3. If 52 Gallons coſt 14 *l.* what will 18 Gallons coſt?

Gall. £. Gall.
52 : 14 :: 18
18
—
112
14
—
52)252(4 £.
208
—
44 Pounds remain
20 Shillings multiply
—
52)880(16 *s.*
52
—
360
312
—
48 Shillings remain
12 Pence multiply
—
52)576(11 Pence
52
—
56
52
—
4 *Anſwer* 4 *l.* 16 *s.* 11 *d.* $\frac{4}{52}$

Note, That (as in the laſt Example) when any Thing remains that is reducible to a lower Denomination; after it is ſo reduc'd, it muſt be divided continually by the firſt Number.

If your firſt Term requires to be reduc'd, your third muſt be reduc'd alſo into the ſame Denomination as the firſt: For the firſt and third Numbers, before you begin your Operation, muſt be always of one Name or Denomination, as in the following Example.

QUEST.

QUEST. 4. If 4 C. $\frac{1}{4}$ and 20 lb. of Sugar coſt 14 *l.* 12 *s.* what will 19 C. coſt?

C.	lb		£.	s.		C.
$4\frac{1}{4}$	20	:	14	12	::	19
4			20			4
17 qr.			292 Shill.			76 qrs.
28						28
136						608
36						152
496 lb.						2128 lb. of Sugar 292 Shillings } Multiply
						4256
						19152
						4256

496)621376(1252 Shillings, which reduc'd make 62 *l.* 12 *s.*

496

1253
992

2617
2480

1376
992

384 Shillings remain
12

496)4608(9 Pence
4464

144 Pence remain
4

496)576(1 Farthing
496

80 Farthings remain to divide by 496.

So that 19 C. weight will coſt 62 *l.* 12 *s.* 9 *d.* 1 *q.* $\frac{80}{496}$.

And when any of the three Numbers happen to be of divers Denominations, you are to reduce them into the loweſt Denomination, as in the following Example.

QUEST.

QUEST. 5. If 8 Yards coſt 4*l.* 10*s.* 8*d.* what will 24 Yards coſt?

20
—
90 Shillings
12
—
1088 Pence
24
—
4352
2176
—
8)26112
—
12)3264 Pence
—
2|0)27|2 Shillings
—

Anſwer £. 13 12*s.*

N. B. The Work of ſome Statings in the Rule of Three may be ſhorten'd,

1. By dividing the ſecond Term by the firſt, and then multiplying the Quotient by the third, which will give the Anſwer.

EXAMPLE.

If 6 Yards coſt 18 Shillings, what will 12 coſt?

6)18(3 3

Anſwer 36 Shillings.

2. By dividing the third Term by the firſt, then multiplying the Quotient by the ſecond Term, and their Product will be the Anſwer.

EXAMPLE.

Yards *s.* Yards
6 : 18 :: 12
—
6) 2
18
—

Anſwer 36 Shillings, as before.

3. By dividing the firſt and ſecond, or firſt and third Numbers by any Figures, ſo that nothing remains.

As in this EXAMPLE:

If 6 Ells of Serge coſt 18 Shillings, what will 48 Ells coſt?

Ells *s.* Ells
6 : 18 :: 48
— — 3
1 3 —

144 Shillings equal to 7*l.* 4*s.*

Here the firſt and ſecond Terms are divided by 6.

Or,

Or,



Ells		s.		Ells
6	:	18	::	48
1				8
				18

144 Shillings, as before.

More EXAMPLES *in the* Direct Rule of Three.

If the daily Expences of all the People in *London*, at a moderate Computation, be 65660*l.* Sterling; how much will keep them a Year and a half?

Anſwer 35981680*l.*

If I give 9*d.* for a Skin, how much muſt I pay for 19 Score, 6 Dozen, and 8 Skins?

Anſwer 17*l.* 5*s.*

A Trader bought 92lb. of Tea at 12*s.* 10*d.* per lb. and not anſwering in Goodneſs, is willing to loſe 40 Shillings by the whole, at what Rate muſt he ſell it by the Ounce?

Anſwer 9*d.* 2q. $\frac{736}{1472}$.

How much Cinnamon, at 30*l.* *per* Skin, ſhall I have in lieu for 7 C. 2 qr. 21 lb. of Silk, at 18*s.* 9*d.* *per* lb?

Anſwer 26 Skins, $\frac{2175}{2400}$.

Bought 30 Pieces of Broad-Cloth for 130*l.* and ſold them again for 150*l.* now, if they had coſt 150*l.* how muſt they have been ſold to have gain'd at the ſame Rate?

Anſwer 173*l.* 1*s.* 6*d.* 1*q.* $\frac{11}{13}$.

A Merchant hath owing him 968*l.* and his Debtor agrees to pay him 13*s.* for every Pound, the Queſtion is, what muſt he pay him for the whole Debt, and what muſt the Merchant loſe by the Compoſition or Abatement?

Anſwer, { 629*l.* 4*s.* Payment
338*l.* 16*s.* Abate

A Man died indebted to three Creditors 486*l.* that is to ſay, to *A.* he ow'd 150*l.* to *B.* 279*l.* and to *C.* 57*l.* But his Eſtate, at his Death, proving worth no more than 230*l.* how muſt the Eſtate be divided among the Creditors in Proportion to every Man's Debt?

Anſwer to { *A.* 70*l.* 19*s.* 9*d.* 0*qr.* $\frac{72}{486}$
B. 132*l.* 00*s.* 8*d.* 3*qr.* $\frac{270}{486}$
C. 26*l.* 19*s.* 6*d.* 0*qr.* $\frac{144}{486}$

I have 820*l.* 12*s.* 6*d.* to diſtribute among 32 poor Men at 8$d\frac{1}{2}$; and 70 poor Women at 5$d.\frac{1}{2}$, and 40 Children at 3*d.* $\frac{3}{4}$ each *per* Day, how long will the ſame adminiſter to their Relief?

Anſwer 244 Days, $\frac{47}{807}$.

A Gentleman ſpends 1*l.* 6*s.* 8*d.* a Day, and lays up at the Year's End 598*l.* to purchaſe withal, I deſire to know what his yearly Income is?

Anſwer 1084*l.* 13*s.* 4*d.*

A Ship ſail'd 48 Leagues in 24 Hours, how many Leagues will ſhe ſail in a Week with the like Wind?

Anſwer 336 Leagues.

If

If 8 lb. of Pepper coſt 4 *s.* 8 *d.* what will 7 C. ¾ 24 lb. coſt?

Anſwer 26 *l.* 0 *s.* 4 *d.*

By our Factor's Accompt from *Jamaica*, there is made of the neat Sale of 120 Dozen of Shoes, 89 C. 2 qrs. 21 lb. of Sugar, how much of the ſaid Sugar is my Partner to have for 74 Dozen that were his?

Anſwer 55 C. 1 qr. 6 lb.

A Gentleman ſold a Leaſe of a Parcel of old Houſes of 175 *l.* 12 *s. per Annum* for 12 Years and a half Purchaſe, what does the Purchaſe-Money amount to?

Anſwer 2195 *l.*

A Draper ſold 36 Cloths for 432 *l.* 16 *s.* 6 *d.* by which he gain'd as much as one ſtood him in, I demand the Price of one Cloth?

Anſwer 12 *l.* 0 *s.* 5 *d.* ½.

A Merchant paid 496 *l.* 13 *s.* 11 *d.* for a Parcel of Cloth, and when he had computed the Price, found that an Ell Flemiſh ſtood him in 2 *s.* 6 *d.* what Quantity had he for his Money at that Rate?

Anſwer 3973 Ells $\frac{17}{20}$.

A Captain had 2889 *l.* 10 *s.* 8 *d.* to maintain a certain Number of Soldiers, how many will it maintain for 2 Years, 11 Months, 17 Days, allowing to each Man 7 *d.* $\frac{1}{2}$ *per* Day?

Anſwer 87 Men $\frac{21}{31}$.

A Merchant deliver'd at *London* 120 *l.* Sterling to receive 207 *l.* Flemiſh at *Rotterdam*, what was 1 *l.* Sterling valu'd at in Flemiſh Money?

Anſwer 1 *l.* 14 *s.* 6 *d.*

A Seaman ſail'd in a Man of War from the 20th of *November* 1740, to the 20th of *April* 1744, what comes his Wages to at 1 *l.* 8 *s.* 6 *d. per* Month?

Anſwer 63 *l.* 8 *s.* 3 *d.*

If a Piece of Ordnance ſhoot 14 lb. ¾ of Powder at a Time, how many Pounds will diſcharge it 68 Times, and what comes the Powder to, at 11 *d.* ½ *per* lb?

Anſwer { 1003 lb. of Powder, The Value 47 *l.* 0 *s.* 3 *d.* ½.

A Draper laid out 120 *l.* the one third of it in Callicoes, at 20 *s.* 5 *d. per* Piece, the one third in Cambricks, at 32 *s.* 9 *d. per* Piece, and the reſt in Holland, at 5 *s.* 9 *d. per* Ell. How much had he of each Sort?

Anſwer { Callicoes 39 Pieces $\frac{45}{133}$ / Cambricks 24 Pieces $\frac{168}{193}$ / Hollands 139 Ells $\frac{9}{69}$

A Butcher bought an Ox, which weigh'd, beſides Skin and Legs, 108 Stone for 10 *l.* 10 *s.* There was in him 8 Stone ½ of Fat, which he ſold for 4 *d.* 3 *qr. per* lb. The Skin and Legs he ſold for 1 *l.* 5 *s.* 9 *d.* How much does one Stone of Beef ſtand him in?

Anſwer 18 *d.* 3 *qr.* $\frac{216}{736}$.

A Plummer bought 134 Fodder of Lead at 1 *d.* 1 *qr. per* lb. What did the whole Quantity coſt him?

Anſwer 1524 *l.* 5 *s.*

A Mer-

A Merchant took into his Hands of an Orphan's Eſtate 1421*l.* 16*s.* 8*d.* which he kept in his Hands 13 Years, and then paid both Principal and Intereſt upon Accompt, and in Money 2319*l.* 12*s.* 6*d.* at what Rate did he allow Intereſt for the ſaid Sum?

Anſwer 4*l.* 17*s.* 1*d. per Cent. per Annum.*

Of Indirect Proportion, *call'd the* INDIRECT RULE OF THREE.

INdirect Proportion is, when of four Numbers the third bears the ſame Ratio or Proportion to the firſt, as the ſecond does to the fourth.

Therefore the leſs the third Term is, in reſpect to the firſt, the greater will the fourth Term be, in reſpect to the ſecond. Therefore,

To know whether a Queſtion belongs to the direct or indirect Rule of Three;

Having ſtated the three given Numbers in the ſame Order as in the Direct Rule of Three, obſerve whether the third Number, being more than the firſt, requires more, or being leſs, requires leſs; if ſo, 'tis the Direct Rule of Three: But, if the third Number, being more, requires leſs, or being leſs, requires more, 'tis indirect.

EXAMPLE.

If 18 Men can do a Piece of Work in 6 Days; how many Days muſt 4 Men be allow'd to do the like Quantity of Work?

'Tis very evident, that 4 Men muſt have more Time allow'd to do the Work than 18 Men:

Therefore, the greater the third Term is, in reſpect to the firſt, the leſſer will the fourth Term be in reſpect to the ſecond; ſo conſequently, this Queſtion is to be reſolv'd by the Indirect Rule of Three.

The Queſtion being truly ſtated, it is to be reſolv'd by the following Rule:

Multiply the firſt and ſecond Terms together, and divide their Product by the third, the Quotient will be the Anſwer requir'd.

The Work will ſtand thus:

18 Men : 6 Days :: 4 Men

6

4)108(27 Days

8

28

28

0

Anſwer 27 Days.

The Proof of the Indirect Rule of Three is this; multiply the third Term by the fourth, then if this Product be equal to the Product of the firſt Term multiply'd by the ſecond, the Work is true; otherwiſe 'tis falſe.

EXAMPLES *for Practice.*

If 82 Men in 32 Days do a Piece of Work, in how long Time will 36 Men do the like?

Anſwer 72 Days, 10 H. $\frac{2}{3}$.

How many Yards of Yard-wide Matting will cover a Hall-Room that is 420 Foot of Flooring?

Anſwer 46 $\frac{2}{3}$ Yards.

If a Friend lend me 250*l.* for 6 Months, how long ſhould I lend him 400*l.* to requite him?

Anſwer 3 Months 22 $\frac{1}{2}$ Days.

There are 2400 Soldiers in Garriſon in a beſieg'd Town, who have only Proviſions for 9 Months, how many muſt be diſbanded that the Proviſions may ſerve 16 Months?

Anſwer 1150.

How many Ells of Cloth of an Ell and $\frac{1}{4}$ wide will line a Piece of Tapeſtry 10 Ells long and 3 $\frac{1}{2}$ broad?

Anſwer 28 Ells.

The Double Rule of Three Direct, *or* Compound Rule of Three.

THIS Rule is ſo call'd, becauſe it includes two ſingle Rules of Three, or at leaſt is compos'd of five given Numbers, the ſixth being demanded, which is to bear the ſame Proportion to the third, as the Product of the two laſt to the Product of the two firſt.

The three firſt Terms contain a Suppoſition, and the two laſt a Demand; in ranging the Numbers for the Performance of the Operation, fix that in the third Place which is of the ſame Name or Kind with that of your Demand, and diſpoſe of the other Numbers, ſo that the firſt may be of the ſame Name with the fourth, and the ſecond the ſame Name with the fifth.

Then to find the ſixth Term, you muſt reduce the five given Terms to three; namely, by putting in the Place of the two firſt their Product, and likewiſe in the Place of the two laſt their Product, as you ſhall ſee in this Example:

If a Piece of Ground 42 Yards long, and 3 broad, coſt 63*l.* how much will a Piece of Land contiguous to it be valu'd at that is 36 Yards long and 4 broad?

Or, more briefly thus:

long broad
42. 3. . 63*l.*
126 Product

long broad
36. 4.
144
63

432
864
---
126)9072(72 Quotient
882

252
252

000

Having put in the Place of the two firſt Terms 42. 3. their Product 126, and in the Place of

of the two laſt 36. 4, their Product 126, which may be done, becauſe the firſt Product 126 repreſents the Surface of the firſt Piece of Ground, as the ſecond Product 144 does that of the ſecond. Then you are to multiply the two laſt Terms, *viz.* 144 and 63 together, and divide their Product 9072 by the firſt, namely, 126, and you'll have 72 *l.* for the Price of the ſecond Piece of Ground.

The above, and all other Queſtions of this Rule, may be wrought by two ſingle Rules of Three. As for Example: If we had ſaid firſt, if 42 in length coſt 63 *l.* how much will 36 in length coſt? You would have found 54 *l.* then ſaying, if 3 in breadth coſt 54 *l.* how much will 4 in breadth give? And you will find 72 *l.* as before. Or otherwiſe, if 3 in breadth give 63 *l.* how much will 4 in breadth give? You'll find it 84 *l.* Then ſaying, if 42 in length give 84 *l.* how much will 36 in length give? And you'll find 72 *l.* as before. But you'll finiſh the Queſtion ſooner by the firſt Method; or, which is the ſame Thing, by multiplying the three laſt Terms together, and dividing by the Product of the two firſt, as in the following Example:

Example 2.

What is the Intereſt of 347 *l.* for 3 Years, when the current Intereſt of Money is 5 *l.* for 100 *l.* for 1 Year?

The Queſtion rang'd in proper Order will be briefly expreſs'd,

£. Principal	Year	£. Intereſt,	£. Principal	Months
Thus, 100	1	5	347	3
12	12 Mo.		3	
1200			1041	
			5	
			1200)5205(4 *l.*	
			4800	
			405	
			20	
			1200)8100(6 *s.*	
			7200	
			900	
			12	
			1200)10800(9 *d.*	
			10800	
			0	

So that we find the Anſwer to be 4 *l.* 6 *s.* 9 *d.*

And, if the Queſtion had been perform'd by two ſimple Rules of Three, it would have ſtood thus:

If 100 *l.* gain 5 *l.* what will 347 *l.* gain? The Anſwer would be 17 *l.* 7 *s.*

Then ſay, If 12 Months require 17 *l.* 7 *s.* what will 3 Months require? Anſwer 4 *l.* 6 *s.* 9 *d.*

EXAMPLES *for Practice.*

If 8 Men in 6 Days dig 24 Cube Fathoms of Earth, how many Days, at the ſame Rate, will 12 Men dig in 3 Days?

Anſwer 18 Fathoms.

If an Army, conſiſting of 7500 Soldiers, eat up 2867 Quarters of Wheat in 56 Days; how many Quarters will an Army, conſiſting of 130,000 Soldiers, eat in 142 Days?

Anſwer 126011 Quarters, $\frac{20}{42}$.

If the Carriage of 5C. 3qrs. Weight 150 Miles, coſt 3*l.* 7*s* 4*d.* what muſt be paid for the Carriage of 7C. 2qrs. 25lb. Weight, 64 Miles, at the ſame Rate?

Anſwer 1*l.* 18*s.* 8*d.*

A Gentleman lent a certain Sum of Money at 6*l. per Cent. per Ann.* for 5 Years and 6 Months, and at the End of that Term, for the Intereſt thereof, receiv'd 478*l.* 10*s.* What was the Sum of Money lent?

Anſwer, 1450*l.*

The Double Rule of Three Reverſe, *or* Compound Indirect Rule of Proportion.

THE Compound Indirect or Inverſe Rule of Three teaches to five given Numbers to find a ſixth, which is to the third, as the Product of the two firſt is to the Product of the two laſt. Therefore, in order to find this ſixth proportional Number, you muſt reduce the five given Terms to three, *viz.* by putting in the Place of the two firſt their Product, as in the following Example.

If there muſt be 5400 Bricks, 6 Inches long and 3 broad, to pave a Hall, how many Bricks will it require to pave the ſame Hall that are 9 Inches long and 4 broad?

long broad	Bricks	long broad
6 · 3	5400	9 · 4
18 Product	18	36
	43200	
	5400	
	36)97200(2700 Bricks	
	72	
	252	
	252	
	00000	

Having put, inſtead of the two firſt Terms 6 and 3, their Product 18, and inſtead of the two laſt 9 and 4, their Product 36, becauſe each of theſe Products repreſents the Area of the Surface of each Sort of Bricks, then multiply the two firſt Terms 18 and 5400 together, their Product 97200, divided by the third, gives Anſwer to the Queſtion; ſo that 2700 of the larger Sort of Bricks will anſwer the End propos'd.

Queſtions

Queſtions in this Rule may be reſolv'd by two ſingle Rules of Three, as for Example:

If we had ſaid, if 6 Inches length require 5400 Bricks, what will 9 Inches length require? Anſwer 3600.

length	Bricks	length
6	5400	9
	6	
	9)32400	
	Anſwer 3600 Bricks.	

Then ſaying, If 3 of breadth require 3600 Bricks, how many will it require of 4 breadth? Anſwer 2700 Bricks, as before.

breadth	Bricks	breadth
3	3600	4
	3	
	4)10800	
	Anſwer 2700 Bricks, as by the former Method.	

PRACTICE.

THE Rules of Practice are certain compendious Ways of working the Rule of Three or Golden Rule, where an Unit is the firſt Term, and is of great Uſe among Merchants, Tradeſmen, *&c.* for its quick Diſpatch of Buſineſs, and is perform'd by conſidering what even Part of a Pound Sterling the given Price is, or is reduceable to, and then framing a Rule accordingly.

Before we proceed to the Rules of Practice, it will be neceſſary to ſhew the Manner of multiplying and dividing Numbers of divers Denominations by any Number requir'd without Reduction.

When the Multiplicand is of ſundry Denominations, and the Multiplyer a ſingle Figure, ſet it under the loweſt Denomination, and conſider how many of the next higher Denominations are contain'd in the Product of the next lower; carry ſo many, ſetting down the Overplus under the Denomination multiplied, as in the following Examples:

	s.	*d.*	
Multiply	3	8	by 3
		3	
Anſwer	11	0	

Thus perform'd three Times 8*d.* is 24*d.* equal to 2*s.* therefore ſet down 0 under the Pence, and carry 2 in Mind; then ſay 3 Times 3*s.* is 9*s.* and 2 that I carried is 11*s.* which ſet down, and the Anſwer is 11*s.* 0*d.*

EXAMPLE 2.

	l.	*s.*	*d.*	
Multiply	5	19	7¾	by 9
			9	
Anſwer	53	16	9¾	

Thus

Thus perform'd, nine Times 3 are 27, put down 3 Farthings, and carry 6 Pence; then 9 Times 7 is 63, and 6 makes 69 Pence, therefore put down 9 Pence and carry 5 Shillings; then ſay 9 Times 9 is 81, and 5 is 86, put down 6 Shillings, and carry 8 * Angels: Again, 9 Times 1 is 9, and 8 makes 17 Angels, put down 1 Angel, and carry 8 Pounds. Laſtly, 9 Times 5 is 45, and 8 makes 53 Pounds, *&c.* as in the Example.

EXAMPLES *for the Learner's Practice.*

Multiply		*s.*	*d.*			*s.*	*d.*			*s.*	*d.*	
		07	10 by 3			12	11 by 4			17	05 ¼ by 5	
			3				4				5	
£.	1	02	06	£.	2	11	08	£.	4	07	02 ¼	
Multiply	*l.*	*s.*	*d.*		*l.*	*s.*	*d.*		*l.*	*s.*	*d.*	
	3	07	05 by 6		5	04	07 ½ by 7		7	15	10 by 8	
			6				7				8	
	20	04	06		36	12	04 ½		62	06	08	
Multiply	*l.*	*s.*	*d.*		*l.*	*s.*	*d.*		*l.*	*s.*	*d.*	
	13	17	11 ¼ by 9		6	17	11 by 14		2	13	07 ¼ by 15	
			9				7				5	
	125	01	09 ¼		48	05	05 Price of 7		13	08	00 ¼ Price of 5	
							2				3	
				Anſwer	96	10	10 Pr. of 14		40	04	00 ¾ Pr. of 15	
Multiply	*l.*	*s.*	*d.*		*l.*	*s.*	*d.*		*l.*	*s.*	*d.*	
	3	17	05 by 16		5	13	03 ¼ by 19		1	18	11 by 23	
			4				6				11	
	15	09	08 Pr. of 4		33	19	07 ½ Pr. of 6		21	08	01 Pr. of 11	
			4				3				2	
Anſwer	61	18	08		101	18	10 ½ Pr. of 18		42	16	02 Pr. of 22	
					5	13	03 ¼ Pr. of 1		1	18	11 Pr. of 1	
				Anſwer	107	12	01 ¾ Pr. of 19		44	15	01 Pr. of 23	

Multiply	*l.*	*s.*	*d.*					*l.*	*s.*	*d.*		
	2	18	05 ¼ by 94					2	17	09 by 34		
			10							6		
	29	04	04 ½ Pr. of 10					17	06	06 Pr. of 6		
			9							5		
	262	19	04 ½ Pr. of 90					86	12	06 Pr. of 30		
	11	13	09 Pr. of 4					5	15	06 Pr. of 2		
Anſwer	274	13	01 ½ Pr. of 94					92	08	00 Pr. of 34.		

* *Note,* An Angel is Ten Shillings.

DIVISION.

DIVISION.

LET it be requir'd to divide 53*l.* 16*s.* 9*d.* ¾ by 9

	l.	*s.*	*d.*
9)53	16	09 ¾	
Anſwer £.	5	19	07 ¾

Thus perform'd, ſay the nines in 53 are 5 Times, put down 5 and 8 remains, *viz.* 8 Pounds, which make 16 Angels, and 1 are 17, then the nines in 17 once, put down 1 and 8 remain, *viz.* 8 Angels, which make 80 Shillings, and 6 are 86, alſo the nines in 86 are 9 Times, put down 9 and 5 remains, *viz.* Shillings, which are 60 Pence, and 9 are 69; again the nines in 69 are 7 Times, put down 7, and 6 remains, *viz.* 6 Pence, which are 24 Farthings, and 3 are 27; laſtly, the nines in 27 are 3 Times exactly, which put down, as in the Example: And this is a Proof of the ſecond Example of Multiplication, which being well underſtood, you'll be capable of dividing by any ſingle Figure.

The Manner of dividing by two or more Figures has been already ſhewn in ſeveral of the foregoing Pages, I ſhall therefore only prove the Work of the laſt Example in Multiplication by two Figures.

l.	*s.*	*d.*	*q.*	*l.*	*s.*	*d.*
94)274	13	01	2(	2	18	5 ¾
188						
86						
20						
94)1733(			18			
94						
793						
12						
94)493(			5			
270						
23						
4						
94)94(			1			
94						
0						

Theſe Examples being well underſtood, 'twill be eaſy to multiply or divide any Sum propos'd by any Number requir'd, obſerving the ſame Method.

I would

I would adviſe the Learner to make himſelf acquainted with the following Signs or Characters, with their Significations, which being perfectly learnt, will help to contract the Work, and is a ſhorter, better, and more ſignificant Way of denoting what is to be done in moſt Operations than can be expreſs'd in Words at length.

\+ } Plus or More { The Sign of *Addition*, as 6 + to 7 is 6 more 7, and ſignifies that the Numbers 6 and 7 are to be added into one Sum.

— } Minus or leſs { The Sign of *Subtraction*, as 8—5 is 8 leſs 5, and ſignifies that 5 is to be taken from 8, that ſo their Difference may be found.

× } into or with { The Sign of *Multiplication*, as 12 × 6 is 12 into 6, and ſignifies that 12 is multiplied into or with 6.

÷ } by { The Sign of *Diviſion*, as 12 ÷ 4 is 12 by 4, and ſignifies that 12 is to be divided by 4.

:: } The Sign of *Proportion*, or that commonly call'd the *Rule of Three*, or *Golden Rule*; and :: is always put betwixt the two middle *Terms* or *Numbers* in Proportion. Thus 2 : 8 :: 6 : 24, which is to be read thus; as 2 is to 8, ſo is 6 to 24.

= The Sign of Equation, or equal to, as 1*s*. = 12*d*. = 48 *qr*.

≺ } { The Sign of *Omiſſion*, that is, ſuch Line, to which this Sign is prefix'd, is to be omitted, or not to be added with the reſt of the Work.

s —— —— The Sum given or propos'd.

a —— —— The firſt Operation.

b —— —— The ſecond.

c —— —— The third, and ſo on alphabetically.

r —— —— The Rate or Price of C. lb. Yard, *&c.*

A TABLE *of the Aliquot (or even) Parts of a Pound Sterling, very neceſſary to be remember'd, being of great Uſe in working the Rule of* Practice.

s.	*d.*		
10	00	is the half	
06	08	——	3d
05	00	——	4th
04	00	——	5th
03	04	——	6th
02	06	——	8th
02	00	——	10th
01	08	——	12th
01	04	——	15th
01	03	——	16th
01	00	——	20th
00	10	——	24th
00	08	——	30th
00	07½	——	32d

s.	*d.*		
00	06	is the	40th
00	05	——	48th
00	04	——	60th
00	03¾	——	64th
00	03	——	80th
00	02½	——	96th
00	02	——	120th
00	01½	——	160th
00	01¼	——	192d
00	01	——	240th
00	00¾	——	320th
00	00½	——	480th
00	00¼	——	960th

RULES *of* Practice, *with Examples.*

Where the given Price of one is an Aliquot, or even Part of a Pound Sterling.

Yards	7412 at 10*s.* *per* Yard
s ÷ 2	£. 3706

Yards	7143 at 1*s.* 3*d.* *per* Yard
s ÷ 8	892 17 06
a ÷ 2	£. 446 08 09

Yards	8437 at 6*s.* 8*d.* *per* Yard
s ÷ 3	£. 2812 6*s.* 8*d.*

Yards	4371 at 1*s.* *per* Yard
s ÷ 20	£. 218 11

Yards	5429 at 5*s.* *per* Yard
s ÷ 4	£. 1357 5

Yards	7413 at 10*d.* *per* Yard
s ÷ 4	1853 5
a ÷ 6	£. 308 17 6

Yards	6732 at 4*s.* *per* Yard
s ÷ 5	£. 1346 8

Yards	5432 at 8*d.* *per* Yard
s ÷ 30	£. 181 1 4

Yards	5121 at 3*s.* 4*d.* *per* Yard
s ÷ 6	£. 853 10

Yards	6215 at 7*d.* ½ *per* Yard
s ÷ 8	776 17 6
a ÷ 4	£. 194 4 4½

Yards	8347 at 2*s.* 6*d.* *per* Yard
s ÷ 8	£. 1043 7 6

Yards	7283 at 6*d.* *per* Yard
s ÷ 40	£. 182 1 6

Yards	7324 at 2*s.* *per* Yard
s ÷ 10	£. 732 8

Yards	8437 at 5*d.* *per* Yard
s ÷ 6	1406 03 4
a ÷ 8	£. 175 15 5

Yards	5283 at 1*s.* 8*d.* *per* Yard
s ÷ 12	£. 440 5

Yards	8347 at 4*d.* *per* Yard
s ÷ 60	£. 139 2 4

Yards	6473 at 1*s.* 4*d.* *per* Yard
s ÷ 5	1294 12
a ÷ 3	£. 431 10 8

Yards	4915 at 3*d.* ¾ *per* Yard
s ÷ 8	614 7 6
a ÷ 8	£. 76 15 11¼

Yards	7284 at 3*d.* *per* Yard
s ÷ 80	£. 91 1

Yards	4327 at 1*d.* *per* Yard
s ÷ 120	36 1 2
a ÷ 2	£. 18 0 7

Yards	5473 at 2*d.* ½ *per* Yard
s ÷ 12	456 1 8
a ÷ 8	£. 57 0 2½

Yards	8274 at ¾ *per* Yard
s ÷ 80	103 8 6
a ÷ 4	£. 25 17 1½

Yards	7432 at 2*d.* *per* Yard
s ÷ 120	£. 61 18 8

Yards	7438 at ½ *per* Yard
s ÷ 120	61 19 08
a ÷ 4	£. 15 09 11

Yards	5743 at 1*d.* ½ *per* Yard
s ÷ 80	71 15 09
a ÷ 2	£. 35 17 10 ½

Yards	8347 at ¼ *per* Yard
s ÷ 120	69 11 02
a ÷ 8	£. 8 13 10¾

Yards	6578 at 1*d.* ¼ *per* Yard
s ÷ 12	548 03 04
a ÷ 4	137 00 10
b ÷ 4	£. 34 05 02½

Proof of the laſt Example.

Yards	8347 at ¼ *per* Yard
s ÷ 80	104 06 09
a ÷ 12	£. 8 13 10¾

When the Price of one Pound, Yard, &c. *is not any of the Aliquot Part of a* £. *Sterling.*

Pounds	3987 at 1*d.* ¾ *per* lb.
s ÷ 120	33 4 6
a ÷ 8	4 3 0¾
a — b	£. 29 1 5¼

Yards	9631 at 2*d.* ¾ *per* Yard
s ÷ 80	120 7 9
a ÷ 12	10 0 7¾
a — b	£. 110 7 1¼

Pounds	3987 at 2*d.* ¼ *per* lb.
s ÷ 120	33 4 6
a ÷ 8	4 3 0¾
a ÷ b	£. 37 7 6¾

Pounds	6542 at 3*d.* ¼ *per* lb.
s ÷ 80	81 15 6
a ÷ 12	6 16 3½
a ÷ b	£. 88 11 9½

Pounds

Pounds	6395 at 3*d* ½ *per* lb.
s ÷ 80	79 18 9
a ÷ 6	13 6 5½
a + b	£. 93 5 2½

Ells	6793 at 5*d*. ¾ *per* Ell
s ÷ 80	84 18 3
s ÷ 120	56 12 2
a ÷ 4	14 03 0½
a+b&c	£. 155 13 5½

Pounds	4713 at 4*d*. ¼ *per* lb.
s ÷ 120	39 5 6
s ÷ 120	39 5 6
a ÷ 8	4 18 2¼
a+b&c	£. 83 9 2¼

Ells	6105 at 6*d*. ¼ *per* Ell
s ÷ 80	76 06 3
s ÷ 80	76 06 3
b ÷ 12	6 07 2¼
a+b&c	£. 158 19 8¼

Ells	4329 at 4*d*. ½ *per* Ell
s ÷ 80	54 2 3
a ÷ 2	27 1 1½
a + b	£. 81 3 4½

Ells	7113 at 6*d*. ½ *per* Ell
s ÷ 40	177 16 06
a ÷ 12	14 16 04½
a + b	£. 102 12 10½

Ells	3891 at 4*d*. ¾ *per* Ell
s ÷ 80	48 12 9
a ÷ 2	24 06 4½
b ÷ 6	4 01 0¾
a+b&c	£. 77 00 2¼

Pounds	3819 at 6*d*. ¾ *per* lb.
s ÷ 40	95 09 6
a ÷ 8	11 18 8¼
a + b	£. 107 08 2¼

Ells	8746 at 5*d*. ¼ *per* Ell
s ÷ 40	218 13 0
a ÷ 8	27 06 7½
a — b	£. 191 06 4½

Pounds	8696 at 7*d*. *per* lb.
s ÷ 60	144 18 8
s ÷ 80	108 14 0
a ÷ b	£. 253 12 8

Ells	3219 at 5*d*. ½ *per* Ell
s ÷ 40	80 09 6
a ÷ 12	6 14 1½
a — b	£. 73 15 4½

Pounds	534 at 7*d*. ¼ *per* lb.
s ÷ 40	13 07 0
a ÷ 6	2 04 6
b ÷ 4	0 11 1½
a+b&c	£. 16 02 7½

Pounds	4443 at 7*d.* ¾ *per* lb.
s ÷ 40	111 01 6
a ÷ 4	27 15 4½
b ÷ 6	4 12 6¾
a ÷ c 3	£. 143 09 5¼

Dozens	4416 at 9*d.* ½ *per* Dozen
s ÷ 40	110 08
a ÷ 2	55 04
b ÷ 6	9 04
a+b&c	£. 174 16

Yards	3543 at 8*d.* ¼
s ÷ 40	88 11 6
a ÷ 8	11 01 5¼
b × 11	£. 121 15 9¾

Dozens	6748 at 9*d.* ¾ *per* Dozen
s ÷ 40	168 14 00
a ÷ 2	84 07 00
b ÷ 4	21 01 09
a+b&c	£. 274 02 09

Ells	4846 at 8*d.* ¼ *per* Ell
s ÷ 60	80 15 04
s ÷ 60	80 15 04
b ÷ 8	10 01 11
a+b&c	£. 171 12 07

Dozens	959 at 10*d.* ¼ *per* Dozen
s ÷ 30	31 19 04
a ÷ 4	7 19 10
b ÷ 8	19 11¾
a+b&c	£. 40 19 01¾

Yards	7501 at 8*d.* ¾ *per* Yard
s ÷ 120	62 10 2
a × 3	187 10 6
b ÷ 8	23 08 9¾
a+b&c	£. 273 09 5¾

Dozens	5349 at 10*d.* ½ *per* Dozen
s ÷ 20	267 09 00
a ÷ 8	33 08 07½
a — b	£. 234 00 04½

Pounds	4065 at 9*d.* *per* lb.
s ÷ 80	50 16 3
a × 3	£. 152 08 9

Dozens	5056 at 10*d.* ¾ *per* Dozen
s ÷ 60	84 05 04
s ÷ 40	126 08 00
b ÷ 8	15 16 00
a+b&c	£. 226 09 04

Cains	4591 at 9*d.* ¼ *per* Cain
s ÷ 40	114 15 06
a ÷ 2	57 07 09
b ÷ 12	4 15 07¾
a+b&c	£. 176 18 10¾

Pounds	845 at 11*d.* *per* lb.
s ÷ 30	28 03 4
s ÷ 80	10 11 3
a + b	£. 38 14 7

Pounds

Pounds	3500 at 11*d.* ¼ *per* lb.
s ÷ 8	437 10 00
a ÷ 8	54 13 09
b × 3	£. 164 01 03

Pounds	6756 at 1*s.* 1*d.* ¼ *per* lb.
s ÷ 20	377 16 00
a ÷ 12	31 09 08
b ÷ 4	7 19 11
a+b&c	£. 417 05 07

Pounds	8107 at 11*d.* ½ *per.* lb.
s ÷ 30	270 04 8
s ÷ 80	101 06 9
b ÷ 6	16 17 9½
a+b&c	£. 388 09 2½

Pounds	9479 at 1*s.* 1*d.* ¾ *per* lb.
s ÷ 20	473 19 00
a ÷ 8	59 04 10½
b ÷ 6	9 17 05¾
a+b&c	£. 543 01 04¼

Pounds	5559 at 11*d.* ¾ *per* lb.
s ÷ 30	185 06 00
s ÷ 80	69 09 09
b ÷ 4	17 07 05¼
a+b&c	£. 272 03 02¼

Pounds	7128 at 1*s.* 2*d.* ¼ *per* lb.
s ÷ 20	356 08 00
a ÷ 6	59 08 00
b ÷ 8	7 08 06
a+b&c	£. 423 04 06

Pounds	4377 at 1*s.* *per* lb.
s ÷ 20	£. 218 17 00

Pounds	7698 at 1*s.* 2*d.* ¾ *per* lb.
s ÷ 80	96 04 06
a × 5	481 02 06
a ÷ 12	8 00 04½
b — c	£. 473 02 01½

Pounds	7856 at 1*s* 0*d.* ¼ *per* lb.
s ÷ 80	98 04 00
a × 4	392 16 00
a ÷ 12	8 03 08
b + c	£. 400 19 08

Pounds	9124 at 1*s.* 3*d.* ¼ *per* lb.
s ÷ 80	114 01 00
a × 5	570 05 00
a ÷ 12	9 10 01
b + c	£. 579 15 01

Pounds	3956 at 1*s.* 0*d.* ¼ *per* lb.
s ÷ 40	98 18 00
s ÷ 40	98 18 00
b ÷ 8	12 07 03
a+c 3	£. 210 03 03

Pounds	8397 at 1*s.* 3*d.* ¾ *per* lb.
s ÷ 20	419 17 00
a ÷ 4	104 19 03
b ÷ 4	26 04 09¾
a+b&c	£. 551 01 00¾

Pounds

Pounds	4597 at 1 *s.* 4 *d.* *per* lb.
s ÷ 30	153 04 08
a × 2	£. 306 09 04

Pounds	4793 at 1 *s.* 5 *d.* ½ *per* lb.
s ÷ 12	399 08 04
a ÷ 8	49 18 06½
a — b	£. 349 09 09½

Pounds	2597 at 1 *s.* 4 *d.* ¼ *per* lb.
s ÷ 120	21 12 10
a × 8	173 02 08
a ÷ 8	2 14 01¼
b + c	£. 175 16 09¼

Pounds	3798 at 1 *s.* 6 *d.* ¼ *per* lb.
s ÷ 20	189 18 00
a ÷ 2	94 19 00
b ÷ 8	11 17 04½
a + b&c	£. 296 14 04½

Pounds	8090 at 1 *s.* 4 *d.* ½ *per* lb.
s ÷ 20	404 10 00
a ÷ 8	50 11 03
b × 11	£. 556 03 09

Pounds	4350 at 1 *s.* 7 *d.* ¼ *per* lb.
s ÷ 80	54 07 06
s ÷ 12	362 10 00
a ÷ 4	13 11 10½
b — c	£. 348 18 01½

Pounds	7948 at 1 *s.* 4 *d.* ¼ *per* lb.
s ÷ 20	397 08 00
a ÷ 4	99 07 00
b ÷ 2	49 13 06
c ÷ 6	8 05 07
a+b&c	£. 554 14 01

Pounds	6987 at 1 *s.* 7 *d.* ¾ *per* lb.
s ÷ 120	58 04 06
a × 10	582 05 00
a ÷ 8	7 05 06¾
b — c	£. 574 19 05¼

Pounds	4721 at 1 *s.* 5 *d.* *per* lb.
s ÷ 12	393 08 04
s ÷ 80	59 00 03
a — b	£. 334 00 01

Pounds	4329 at 1 *s.* 8 *d.* ¾ *per* lb.
s ÷ 80	54 02 03
a × 7	378 15 09
a ÷ 12	4 10 02¼
b — c	£. 374 05 06¾

Pounds	2958 at 1 *s.* 5 *d.* ¼ *per* lb.
s ÷ 40	73 19 00
a × 3	221 17 00
a ÷ 8	9 04 10½
b — c	£. 212 12 01½

Pounds	4859 at 1 *s.* 9 *d.* ¾ *per* lb.
s ÷ 80	60 14 09
a × 7	425 03 03
a ÷ 4	15 03 08¾
b + c	£. 440 06 11¼

Pounds

Pounds	9271 at 1 *s.* 10 *d.* ½ *per* lb.
s ÷ 12	772 11 08
a ÷ 8	96 11 05½
a + b	£. 869 03 01½

Pounds	6986 at 1 *s.* 11 *d.* ¾ *per* lb.
s ÷ 12	582 03 04
s ÷ 80	87 06 06
a + b	£. 669 09 10

Pounds	3578 at 1 *s.* 10 *d.* ¾ *per* lb.
s ÷ 12	298 03 04
a ÷ 8	37 05 05
b ÷ 10	3 14 06½
a+b&c	£. 339 03 03½

Pounds	3583 at 1 *s.* 11 *d.* ¾ *per* lb.
s ÷ 12	298 11 08
s ÷ 80	44 15 09
b ÷ 4	11 03 11¼
a+b&c	£. 354 11 04¼

When the given Price is any even Number of Shillings, the Reſult is known at one Operation by the following Rule.

Multiply the Sum given by half the Number of Shillings (being the Price of one Yard, lb. C. &c.) doubling the firſt Figure produc'd for Shillings, the reſt will be the Pounds, as in the following Examples:

Yards	7423 at 6 *s. per* Yard
s × 3	£. 2226 18

C.	7412 at 1 *l.* 18 *s. per* C.
s × 19	6670 16
s + a	£. 14082 16

Pounds	8327 at 14 *s. per* lb.
s × 7	£. 5828 18

C.	8324 at 2 *l.* 6 *s. per* C.
s × 23	2497 04 16648 00
	£. 19145 04

C.	7412 at 18 *s. per* C.
s × 9	£. 6670 16

Tierce	83 at 5 *l.* 18 *s. per* Tierce
s × 59	74 14 415 00
	£. 489 14

Ells	8327 at 1 *l.* 8 *s. per* Ell
s × 14	3330 16
s + a	£. 11657 16

Pipe	45 at 18 *l.* 10 *s. per* Pipe
s × 185	22 10 360 00 450 00
	£. 832 10

QUESTIONS

QUESTIONS *between 2 Shillings and a Pound.*

Yards	579 at 3*s.* 2*d.* *per* Yard
s ÷ 8	72 07 06
s ÷ 30	19 06 00
a + b	£. 91 13 06

Ells	853 at 13*s.* 9*d.* *per* Ell
s ÷ 80	10 13 03
s × 7	597 02 00
b — a	£. 586 08 09

Yards	7100 at 5*s.* 10*d.* ½ *per* Yard
s ÷ 20	355 00 00
a × 6	2130 00 00
a ÷ 8	44 07 06
b — c	£. 2085 12 06

Ells	714 at 14*s.* 11*d.* ¼ *per* Ell
s × 7	499 16 00
s ÷ 30	23 16 00
s ÷ 80	8 18 06
c ÷ 12	14 10½
a+b&c	£. 533 5 04½

Yards	1504 at 9*s.* 2*d.* *per* Yard
s × 4	601 12 00
s ÷ 20	75 04 00
b ÷ 6	12 10 08
a+b&c	£. 689 06 08

Ells	184 at 15*s.* 4*d.* *per* Ell
s × 7	128 16 00
s ÷ 30	6 02 08
s ÷ 30	6 02 08
a+b&c	£. 141 01 04

Yards	702 at 11*s.* 4*d.* ½ *per* Yard
s ÷ 8	87 15 00
s × 6	421 04 00
a ÷ 4	21 18 09
b — c	£. 399 05 03

Ells	544 at 18*s.* 3*d.* ¾ *per* Ell
s ÷ 8	68 00 00
s × 9	489 12 00
a ÷ 8	8 10 00
b + c	£. 498 02 00

Yards	847 at 12*s.* 7*d.* ½ *per* Yard
s × 6	508 04 00
s ÷ 40	21 03 06
c ÷ 4	5 05 09
a+b&c	£. 534 13 03

Ells	571 at 19*s.* 0*d.* ¾ *per* Ell
s ÷ 8	71 07 06
a ÷ 8	8 18 05¼
b × 3	26 15 03¾
s — c	£. 544 04 08¼

QUESTIONS *at Large.*

Pounds	215 at 2*l.* 13*s.* 10*d.* *per* lb.
s X,9	193 10 00
a X 3	580 10 00
s ÷ 120	1 15 10
b — c	£. 578 14 02

Pounds	950 at 4*l.* 17*s.* 8*d.* *per* lb.
s X 4	3800 00 00
s X, 8	760 00 00
s ÷ 12	79 03 04
a+b&c	£. 4639 03 04

Pounds	187 at 3*l.* 3*s.* 9*d.* *per* lb.
s X 3	561 00 00
s ÷ 8	23 07 06
b ÷ 2	11 13 09
a+b&c	£. 596 01 03

Ells	563 at 11*l.* 14*s.* 6*d.* *per* Ell
s X 11	6193 00 00
s X, 7	394 02 00
s ÷ 40	14 01 06
a+b&c	£. 6601 03 06

Ells	841 at 3*l.* 18*s.* 4*d.* *per* Ell
s X 4	3364 00 00
a ÷ 12	70 01 08
a — b	£. 3293 18 04

Pounds	297 at 35*l.* 0*s.* 0*d.*½ *per* lb.
s ÷ 40	7 08 06
s X 7	2079 00 00
b X 5	10395 00 00
a ÷ 12	0 12 04½
c+d	£. 10395 12 04½

Pounds	2107 at 4*l.* 0*s.* 1*d.* ¾ *per* lb.
s ÷ 20	105 07 00
s X 4	8428 00 00
a ÷ 8	13 03 04½
c ÷ 6	2 03 10¾
a+b&c	£. 8443 07 03¼

The foregoing Rules, if well underſtood, will ſufficiently enable the Learner to anſwer any Queſtion when the Sum propos'd is whole Numbers. But when the Quantity of Goods whoſe Value we want to know have any odd Weight or Meaſure annex'd to the whole Number, the Price of the Integer or Integers muſt be firſt computed; then for the odd Part or Parts you muſt take ſuch Part or Parts of the given Price as the odd Weight or Meaſure happen to be of one Integer. This being added to the Value of the integral Part gives the Value of the whole. In order to do which, 'twill be neceſſary to remember the following Table of the equal Parts of a C. Weight.

lb.			
56	is the half	7	is the 16th
28	4th	4	28th
16	7th	2	56th
14	8th	1	112th
8	14th		of a C. Wt.

Tables for the other Weights or Meaſures may be made in like manner, as Occaſion may require.

I ſhall give ſome Examples where the given Quantity is but a Part of an Integer or whole Thing.

Pounds	3 at 6*l.* 18*s.* *per* C.	
r ÷ 8	00 17 06	for 14 lb.
a ÷ 7	00 02 06	2
b ÷ 2	00 01 03	1
Anſwer	£. 00 03 09	for 3 lb.

Pounds	72 at 8*l.* 12*s.* 6*d.* *per* C.	
r ÷ 2	4 16 03	for 56 lb.
r ÷ 7	1 04 07 $\frac{1}{2}$ $\frac{6}{7}$	for 16
Anſwer	£. 5 10 10 $\frac{1}{2}$ $\frac{6}{7}$	72

Pounds	5 at 4*l.* 19*s.* 10*d.* *per* C.	
r ÷ 7	00 14 03 $\frac{1}{7}$	for 16 lb.
a ÷ 4	00 03 06 $\frac{3}{4}$ $\frac{1}{14}$	4
b ÷ 4	00 00 10 $\frac{1}{2}$ $\frac{3}{56}$	1
Anſwer	£. 00 04 05 $\frac{1}{4}$ $\frac{10}{28}$	5

Pounds	49 at 9*l.* 19*s.* 10*d.* *per* C.	
r ÷ 4	2 08 05 $\frac{1}{2}$	for 28 lb.
a ÷ 2	1 04 02 $\frac{3}{4}$	14
b ÷ 2	0 12 01 $\frac{1}{4}$ $\frac{1}{2}$	7
Anſwer	£. 4 04 09 $\frac{1}{4}$ $\frac{1}{2}$	49

Pounds	9 at 7*l.* 18*s.* 9*d.* *per* C.	
r ÷ 7	1 02 08 $\frac{1}{7}$	for 16 lb.
a ÷ 2	00 11 04 $\frac{1}{14}$	8
b ÷ 8	00 01 05 $\frac{1}{112}$	1
Anſwer	£. 00 12 09 $\frac{9}{112}$	9

Pounds	90 at 12*l.* 17*s.* 3*d.* *per* C.	
r ÷ 2	6 08 07 $\frac{1}{2}$	for 56 lb.
a ÷ 2	3 04 03 $\frac{3}{4}$	28
b ÷ 7	0 09 02 $\frac{1}{4}$	4
c ÷ 2	0 04 07 $\frac{1}{2}$	2
Anſwer	£. 10 06 08 $\frac{1}{2}$ $\frac{1}{2}$	90

Pounds	12 at 14*l.* 17*s.* 6*d.* *per* C.	
r ÷ 7	2 02 06	Price of 16 lb.
a ÷ 4	0 10 07 $\frac{1}{2}$	Price of 4
a — b	£. 1 11 10 $\frac{1}{2}$	Price of 12

Pounds	97 at 9*l.* 17*s.* 11*d.* *per* C.	
r ÷ 2	4 18 11 $\frac{1}{2}$	for 56 lb.
a ÷ 2	2 09 05 $\frac{1}{4}$	28
b ÷ 4	0 12 04 $\frac{1}{4}$ $\frac{1}{4}$	7
b ÷ 7	0 07 00 $\frac{3}{4}$	4
d ÷ 2	0 03 06 $\frac{1}{4}$ $\frac{1}{2}$	2
Anſwer	£. 8 11 04 $\frac{0}{4}$ $\frac{3}{4}$	97

Pounds

Pounds	103 at 14*l.* 10*s.* 6*d. per* C.		Pounds	110 at 12*l.* 17*s.* 10*d. per* C.
r ÷ 2	7 05 03	for 56 lb.	r ÷ 7	1 16 10 for 16 lb.
a ÷ 2	3 12 07½	28		
b ÷ 2	1 16 03¾	14	a ÷ 8	0 04 07¼ for 2
b ÷ 7	0 10 04½	4		
d ÷ 4	0 02 07¼ ½	1	r — b	£. 12 12 02¾
Anſwer	£. 13 07 01¼ ½	103		

What has been done for obtaining the Value of the Parts of a C. Weight, the ſame may be done for the Parts of a lb. Troy, hhd. *&c.*

I ſhall now give a few Examples where the odd Weight or Meaſure is annex'd to the Integer.

C.	32 ¾ 24 lb. at		£. 8 12 06
		r ÷ 7	
s × 8	256 00 00		1 04 07¾ for 16 lb.
s ×, 6	19 04 00	a ÷ 4	4
s ÷ 40	0 16 00		0 06 01¾ ¾
For the odd wt.	8 06 04		
		r — b	£. 8 06 04¼ ¼
Anſwer	284 06 04		

Troy Weight.

	lb.	oz.	dwts.	grs.		*l.*	*s.*	*d.*	
	736	11	12	13	at	23	16	04	*per* lb.
s × 23	2208	00	00	00	r ÷ 12	1	19	08	for 1 oz.
	14720	00	00	00					
s ÷, 8	588	16	00	00	r — a	21	16	08	11 oz.
s ÷ 60	12	05	04	00	a ÷ 2	0	19	10	10 dwt.
odd wt.	23	01	06	¼ 12 ½ 60 ¾	c ÷ 5	0	03	11½ ⅖	2 dwt.
					d ÷ 4	0	00	11¾ ⅗	10 gr.
Anſwer	£. 17552	02	10	¼ 12 ½ 60 ¾	e ÷ 12	0	00	00¾ 12 ½ 60 ¾	1 gr.
						23	01	06¼ 12 ½ 60 ¾	for 11 oz. 12 dwt. 13 gr.

Whoſoever will be at the Trouble may prove all the foregoing Queſtions in Practice by the Rule of Three; Practice being only a compendious Method of anſwering ſuch Queſtions in Proportion whoſe firſt Number is an Unit.

Suppoſe it were requir'd to prove the laſt Example by the Rule of Three, the Stating will ſtand thus:

If 1 lb. coſt 23 *l.* 16 *s.* 4 *d.* what will 7361b. 11 oz. 12 dwt. 13 grs. coſt?

The Anſwer will be found *l.* 17552 02 10 $1\frac{270}{576}$.

Having thus given the Reader ſufficient Inſtructions for working the Rule of Practice, nothing more remains, but to lay down ſome particular Rules for the Amount of certain Quantities of Goods by Recollection only, without the Uſe of the Pen.

I. *To find the Price of the Hundred of Six Score, or* 120 *to the Hundred, when the Price of one, either in Pence or Farthings is known.*

RULE. For every Penny that one coſts, reckon 10 Shillings, and for every Farthing Half-a-Crown.

EXAMPLE 1. If 1 Ling coſt 9 Pence, what are 120 worth? *Anſwer* 4 *l.* 10 *s.*

EXAMPLE 2. If a Baulk or Spar coſt 3 *d.* $\frac{1}{2}$, what comes 120 to at that Rate?

Anſwer 1 *l.* 15 *s.*

EXAMPLE 3. If an Egg coſt 1 *d.* $\frac{1}{4}$, what is the Price of 120? *Anſwer* 12 *s.* 6 *d.*

On the contrary, the Price of 120 *being known, to find the Price of one.*

RULE. For every 10 Shillings that one coſts, reckon a Penny for one, and for every Half-Crown a Farthing, and proportionably for the reſt.

EXAMPLE 1. If 120 Stock-Fiſh coſt 4 *l.* 10 *s.* what is the Price of one? *Anſwer* 9 *d.*

EXAMPLE 2. If 120 Eggs coſt 7 *s.* 6 *d.* what is the Price of one? *Anſwer* $\frac{1}{4}$.

EXAMPLE 3. If 120 Deals coſt 7 *l.* 5 *s.* what is one worth? *Anſwer* 1 *s.* 2 *d.* $\frac{1}{2}$

Commodities ſold by the Hundred of Six Score, or 120 *to the Hundred, are*

Balks of all Sorts	Herrings	Stock-Fiſh, all Sorts	Hogſhead-Staves
Barlings	Deal-Boards	Heading for Pikes	Ells of Drilling }
Barrel-Boards	Nails	Ells of Canvas (except Stripes, tufted or quilted)	Pack-Duck }
Pipe-Staves	Eggs		Hambrough }
Boom-Spars	Cod-Fiſh		Sileſia, Iriſh, }
Bow-Staves	Cole-Fiſh	Coney, Stag and Lamb } Skins	Muſcovy, }
Cant-Spars	Ling-Fiſh		Weſtphalia, }
Capravens	Newfoundland Fiſh	Oars	Hanover, *&c.* } Linnen-Cloth

II. *To find the Price of the common Hundred, or five Score to* 100.

RULE. For every Farthing that one coſts, reckon twice that Number of Shillings, and once as many Pence.

EXAMPLE 1. If one coſt 1 *d.* $\frac{1}{4}$, or 5 Farthings, what will 100 coſt?

Twice as many Shillings is 10 *s.* 0 *d.*
Once as many Pence is 00 *s.* 5 *d.*

Anſwer, 10 *s.* 5 *d.*

EXAM-

EXAMPLE 2. When one coſt 5*d.* ¾, what comes 100 to at that Rate?

5*d.* ¾ = 23 Farthings being doubled, gives 2*l.* 06*s.* 00*d.*
The like Number of Pence 0*l.* 01*s.* 11*d.*

Anſwer 2*l.* 07*s.* 11*d.*

EXAMPLE 3. If 1 coſt 15*d.* ½, what comes 100 to?

15*d.* ½ = 62 Farthings, which doubled, gives 6*l.* 4*s.* 0*d.*
The ſame Number of Pence is 0*l.* 5*s.* 2*d.*

Anſwer 6*l.* 9*s.* 2*d.*

Having the Price of 100 or 5 *Score, to find the Price of one.*

RULE. Take the Tenth of the Tenth of the given Price.

EXAMPLE 1. If 100 coſt 10*s.* 5*d.* what is one worth?

	£. 0 10 05
s ÷ 10	0 01 00½
a ÷ 10	0 00 01¼

Anſwer 1*d.* ¼

EXAMPLE 2. When the 100 coſt 2*l.* 7*s.* 11*d.* what is the Value of one?

	£. 2 07 11
s ÷ 10	0 04 09½
a ÷ 10	0 00 05¾

Anſwer 5*d.* ¾

EXAMPLE 3. What is the Price of one when the 100 coſt *l.* 6 09 2?

	£. 6 09 02
s ÷ 10	0 12 11
a ÷ 10	0 01 03½

Anſwer 1*s.* 3*d.* ½

Things ſold at 5 *Score to the Hundred are*

Croſs-Bow Thread	Indigo	China Roots	} Manufactures.
Ginger	Thrums	Braſs and La-	
Horſe-Tail with Hair	Capers	tin	

III. *The Price of one ſingle Thing being known, to find the Price of a Thouſand* (1000).

RULE. For every Farthing that one coſts, reckon as many Pounds, Sixpences and Groats, or as many Pounds and Ten-pences.

EXAMPLE 1. Oranges at ¾ each, what is the Price of 1000? *Anſwer* 3*l.* 2*s.* 6*d.*

EXAM-

EXAMPLE 2. If Flanders Tyles be worth 2*d.* ¼ each, what is the Value of 1000?

Answer 9*l.* 7*s.* 6*d.*

EXAMPLE 3. If a Yard of Tape be worth 1*d.* ¾, what is the Price of 1000?

Answer 7*l.* 5*s.* 10*d.*

On the contrary, having the Price of a Thousand (1000) to find the Price of one.

RULE. For every Pound the Thousand costs, reckon a Farthing abating one, if the Price be 25*l.* and so in Proportion for a larger or less Sum.

EXAMPLE 1. If 1000 Oranges be sold for 3*l.* 2*s.* 6*d.* what is the Value of one at that Rate? *Answer* ¼.

EXAMPLE 2. If 1000 Flanders Tyles be sold for 9*l.* 7*s.* 6*d.* what is the Value of a single one? *Answer* 2*d.* ¼.

EXAMPLE 3. When 1000 Yards of Tape cost 7*l.* 5*s.* 10*d.* what does a single Yard cost? *Answer* 1*d.* ¾.

Things bought and sold by the Thousand, (1000) *are*

Tacks	Goose-Quills	Ox-Horns
Chair-Nails and Tenter-Hooks	Copper-Spangles	Hoops for Casks
Bricks and Tiles	Tassels	Roe Bucks and Stag's Tips
Flanders Tiles	Thimbles	Pieces of Box-Wood for Combs
Cuttle Bones	Trunnels	Squirrels Skins
Pack and Sale Needles	Billets	Slate and Hilling-Stone
Oranges and Lemons	Ox-Bones	
Pomegranates	Leaves of Horns for Lanthorns	

Pins and small Needles by the 1000 Dozen.

IV. *The Price of one* lb. *being known, to find the Value of a* C. *Weight, or* 112 lb.

RULE. For every Farthing that 1 lb. costs, reckon twice so many Shillings, and once as many Groats, or 2*s.* 4*d.* for the C. Weight.

Or, For every Halfpenny that 1 lb. costs, reckon a Crown, wanting as many Groats.

Or, For every Penny that 1 lb. costs, reckon 10*s.* and Half-a-Crown for every odd Farthing, abating 8*d.* for every 10*s.* and 2*d.* for every odd Half-Crown; and from every 7*l.* deduct 9*s.* 4*d.*

EXAMPLE 1. Mutton at 2*d.* ¾ the lb. what is 112 lb. worth?

2*d.* ¾ = 11 Farthings, which being doubled gives	£. 1 02 00
And once as many (*viz.* 11) Groats	00 03 08
Answer	1 05 08

EXAMPLE 2. Pork at 4*d.* ½ *per* lb. what is that *per* C. Weight?

4*d.* ½ = 9 Half-Pence, as many Crowns is equal to	£. 2 05 00
From whence deducting 9 Groats equal to	00 03 00
Answer	£. 2 02 00

EXAM-

EXAMPLE 3. Beef at 2*d.* ¼ *per* lb. what is that *per* C. Weight? *Anſwer* £. 1 1 00

On the contrary, knowing the Price of the C. *Weight,* (112 lb.) *to find the Price of* 1 lb.

RULE. For every 10*s.* that 1 C. coſts, reckon a Penny, and ſo in Proportion for other Rates; but as this is ſomething too little, 'twill be neceſſary, if the Price be large, to add 8*d.* to every 10*s.* and if the Eight-Pences amount to 9*s.* 4*d.* then add a Penny more, which will give you the exact Price of 1 lb.

Otherwiſe, reckon a Penny for the Price of a lb. for every 9*s.* 4*d.* the C. coſt, and proportionably for other Rates.

EXAMPLE 1. When the C. coſt 2*l.* 2*s.* what's the lb. worth? *Anſwer* 4*d.* ½.

EXAMPLE 2. When the C. coſt 1*l.* 1*s.* what is the lb. worth? *Anſwer* 2*d.* ¼.

V. *By having the Price of one ſingle Thing, to find the Price of a Dozen, or by the Price of a Dozen, to find the Price of a ſmall Groſs of* 12 *Dozen, or* 144; *or by the Price of the ſmall Groſs, to find the Price of the great Groſs, or* 144 *Dozen.*

The Proportion in all theſe being as 1 to 12, and the contrary, therefore the Rule is for every Penny to reckon a Shilling, and 3 Pence for every Farthing.

EXAMPLE 1. If Shoes coſt 3*s.* 8*d.* a Pair, what is the Price of a Dozen?

Anſwer £. 2 4

EXAMPLE 2. If Buttons coſt 8*d.* ¾ *per* Dozen, what is the Value of the ſmall Groſs?

Anſwer 8*s.* 9*d.*

By the great Groſs, which contains 12 ſmall Groſs, or 144 Dozens, the following Goods are bought and ſold in the Wholeſale Way.

Buttons: Metal, Glaſs, Thread, Silk, Handkerchief and Hair

Playing-Cards

Caſes: Comb and Spectacle

Combs: Lightwood and Box

Cheſs-Men

Thread and Silk Points

Tobacco-Pipes.

VI. *To find the Price of the Hogſhead of* 63 *Gallons, the Pipe of* 126 *Gallons, or the Tun of* 252 *Gallons, knowing the Price of one Gallon.*

RULE, For every Penny that the Gallon coſt, reckon a Quarter of a Guinea, or 5*s.* 3*d.* for the Hhd. Half-a-Guinea for the Butt or Pipe, and a Guinea for the Tun.

EXAMPLE 1. When the Gallon coſt 1*s.* 10*d.* what is the Hhd. worth?

Anſwer 5½ Guineas = £. 5 15 6

EXAMPLE 2. When the Price of the Gallon is 1*s.* 9*d.* ½, what is the Value of the Hhd?

21 qr. Guineas = 5¼ Guineas or ——— £. 5 10 03

and the Half of 5*s.* 3*d.* is —— —— £. 0 02 07½

Anſwer £. 5 12 10½

EXAMPLE 3. at 1*s.* 6*d.* *per* Gallon, what is the Butt or Pipe worth?

Anſwer £. 9 9 0

EXAMPLE 4. At 1*s.* 7*d.* ½, what is the Price of a Butt or Pipe? *Anſwer* £. 10 4 9

EXAM-

EXAMPLE 5. When the Gallon coſt 1*s.* 5*d.*½ what is the Tun worth?

Anſwer £. 18 07 6

EXAMPLE 6. When the Gallon coſt 1*s.* 9*d.* ¾, what is the Price of the Tun?

Anſwer £. 22 16 9

On the contrary, having the Price of the Tun, Pipe or Hhd. given, to find the Price of one Gallon.

RULE. For every Guinea the Tun coſt, reckon a Penny for the Gallon; for every Guinea the Pipe or Butt coſt, reckon 2*d.* for the Gallon, and for every Guinea the Hhd. coſt, reckon 4*d.* for a ſingle Gallon.

EXAMPLE 1. When the Tun coſt 18*l.* 07*s.* 6*d.* what is the Gallon worth?

Anſwer 1*s.* 5*d.* ¼.

EXAMPLE 2. When the Tun coſt 22*l.* 16*s.* 9*d.* what is the Price of the Gallon?

Anſwer 1*s.* 9*d.* ¾.

EXAMPLE 3. When the Pipe or Butt coſt 9*l.* 9*s.* what is the Value of a Gallon?

Anſwer 1*s.* 6*d.*

EXAMPLE 4. When the Value of the Butt or Pipe is 10*l.* 4*s.* 9*d.* what is a Gallon worth?

Anſwer 1*s.* 7*d.*½

EXAMPLE 5. When the Hhd. coſt 5*l.* 15*s.* 6*d.* what is the worth of a Gallon?

Anſwer 1*s.* 10*d.*

EXAMPLE 6. When the Hhd. coſt 5*l.* 12*s.* 10*d.* ½, what is a Gallon worth?

Anſwer 1*s.* 9*d.*¼

TARE and TRETT.

TARE is an Allowance made to the Buyer of Merchandize by the Seller for the Weight of the Caſk, Cheſt, Wrapper, *&c.* in which the Goods or Merchandize are put.

Trett is an Allowance on Grocery-Ware and Drugs, of 4lb. in every 104lb. allow'd by the Merchant to the Buyer, but not from the King to the Merchant in paying Cuſtoms.

Clough, or *Cloff*, is an Allowance of 2 lb. for every Draught above 3 C. Weight.

Note, The whole Weight, before any Allowances are made, is call'd Groſs, or the Groſs Weight, in ſuch Commodities wherein *Trett* is allow'd; what remains after deducting the *Tare*, is call'd *Suttle*, out of which the Allowance for *Trett* is taken; after theſe Deductions the Remainder is call'd neat.

CASE 1.

If the Tare be at ſo much in the whole, you are then only to ſubtract the Tare from the Groſs Weight.

EXAMPLE. Suppoſe the Groſs Weight 323C. 2q. 17lb. Tare to be allow'd 11C. 1q. 18lb. what is the neat Weight?

From	323	02	17	Groſs
Take	11	01	18	Tare
Anſwer	312	00	27	Neat

CASE

CASE 2.

If the Allowance for Tare be at ſo much *per* Frail, Cheſt, *&c.* then multiply the Pound Tare allow'd by the Number of Frails, and ſubtract the Product from the Groſs Weight.

EXAMPLE. What is the neat Weight of 4 Frails of Raiſins, weighing Groſs as follows, Tare 18 lb. *per* Frail?

		C. qr. lb.	
N° 1. qt. Groſs	3 1 27	18 lb.
2.	3 2 18	4 Frails
3.	3 1 13	—
4.	3 3 00	72 lb. or 2 qrs. 16 lb. Tare
	14 1 02	Groſs
	0 2 16	Tare
Anſwer	13 2 14	Neat

CASE 3.

When the Allowance for Tare is at ſo much *per Cent.* or a C. Weight, ſuch Part or Parts of the Groſs Weight muſt be taken, as the Allowance is of 112 lb. or a C. Weight.

Goods	*Allowance per the* 112 lb.	*Rules for finding the Tare at any Rate per* C.
Currans	16	Take the 7th of the Groſs Weight
Almonds, Steel, Hemp	14	Take the 8th of the Groſs Weight
Allum, Salt-Petre Tallow	12	From an 8th take a 7th of that 8th
Brimſtone, Copperas, Copper	8	Take half of a 7th of the Groſs Weight
Iron-Wire, Latin-Wire	6	Take half what it comes to, at 12, as above
Cotton-Wool, Lamb's-Wool, and Poliſh-Wool, Feathers, Hops	4	Take a 4th of a 7th of the Groſs Weights
Cotton, Yarn, at 5 *l. per* C. Weight		Take a 20th, or half a 10th of the Groſs Weight

EXAMPLE 1.

	C. qr. lb.	
Groſs	44 1 17	Tare at 16 *l. per* C.
s ÷ 7	6 1 10 3/7	Tare
s — a	38 0 06 4/7	Neat

EXAMPLE 2.

	C. qr. lb.	
Groſs	29 3 24	Tare at 12 *l. per* C.
s ÷ 8	3 2 27 1/2	
a ÷ 7	0 2 03 3/7	
a — b	3 0 23 3/4	Tare
s — c	26 3 00 1/4	Neat

EXAMPLE 3.

	C. qr. lb.	
Groſs	32 2 00	Tare at 14 *l. per* C.
s ÷ 8	4 0 07	Tare
s — a	28 1 21	Neat

EXAMPLE 4.

	C. qr. lb.	
Groſs	39 1 14	Tare, at 18 *l. per* C.
s ÷ 7	5 1 10	
a ÷ 8	0 2 18 3/4	
a + b	6 0 00 3/4	Tare
s — c	33 1 13 1/4	Neat

When Allowance is to be made for Tare and Trett, find what is to be allow'd for Tare, according to the Rules aforegoing, which, having deducted the Remainder, (as we said before) is call'd Suttle, out of which the Trett is to be taken; and Trett being always at 4 lb. *per* 104 lb. the constant Practice is to take the $\frac{1}{26}$ Part of the Line it is to be deducted from, because 1 lb. being allow'd in every 26 lb. is equivalent to 4 lb. in every 104 lb.

Example 5.

Bought 7 Bags of Pepper, Weight and Number, as follow:

	C.	qrs.	lb.	
N° 1 qt. Grofs	2	3	13	Tare 8 lb. *per* C.
2	3	0	11	Trett 4 lb. *per* 104 lb.
3	2	1	25	what is the neat
4	2	2	26	Weight?
5	2	3	14	
6	3	1	00	
7	2	2	27	
C.	20	0	04	Grofs

s ÷ 7	2	3	$07\frac{4}{7}$	
a ÷ 2	1	1	$17\frac{3}{4}$	Tare
s ÷ b	18	2	$14\frac{1}{4}$	Suttle
c ÷ 26	0	2	$24\frac{1}{4}$	Trett
c — d	17	3	18	Neat

You may, if you chuse it, reduce the Suttle Weight into Pounds, and take the 26th Part thereof, and so find the neat Pounds thus:

C. qr. lb.
18 02 14
18
18
18
70

2086 Suttle
80

2006 Neat lbs. = C. 17 qr. 3 lb. 18 as before.

26)2086($80\frac{6}{26}$
208
06

Of Interest.

Interest is either Simple or Compound.

Simple Interest is the Premium, or Reward paid by the Borrower to the Lender of Money, and is That which arises from the Principal only.

Compound Interest is That which ariseth both from the Principal and Simple Interest forborn, and is often call'd Interest upon Interest.

Simple

Simple Intereſt.

In reſolving Queſtions in Intereſt, four Things are particularly to be regarded. Namely, 1. The Money lent for Gain, which is call'd the Principal; becauſe it is the Sum that procreates the Intereſt, or from which the Intereſt ariſes. 2. The Rate of Intereſt. 3. The Time for which the ſaid Principal Money is lent. And, 4. The Amount of the Intereſt for the Principal Money lent, in regard to the Time and Rate of Intereſt.

The Intereſt of any Sum of Money for a Year is found by the following eaſy direct Proportion, *viz.*

As 100
To the Rate of Intereſt;
So is the Principal, or Money lent
To the Intereſt for the ſame.

EXAMPLE 1. What is the ſimple Intereſt of 372*l.* for a Year, at 4*l. per Cent. per Annum?*

If 100*l.* gain 4*l.* what will 372*l.* gain?

4

1,00)14.88
20

100)1.60
12

100)7.20

Anſwer 14*l.* 1*s.* 7*d.* $\frac{20}{100}$

Where 372*l.* is call'd the Principal
4*l.* the Rate
14*l.* 1*s.* 7*d.* the Intereſt

N. B. That *per Cent.* ſignifies for 100, *per Annum* for a Year, and that the cutting off Figures from the Right-Hand of any Number divides it by 100.

To find the Intereſt of any Sum of Money for more Years than one, you muſt multiply the Amount of one Year's Intereſt by the Number of Years requir'd. And when the Time is leſs than a Year, you muſt take a proportional Part of a Year's Intereſt for the ſame.

EXAMPLE 2. What will the Principal in the former Example produce in 3 Years at the ſame Rate of Intereſt?

l. *s.* *d.*
14 01 07 $\frac{20}{100}$ The Intereſt for a Year
3

Anſwer £. 42 04 09 $\frac{60}{100}$ Intereſt for 3 Years.

EXAMPLE 3. What is the Simple Intereſt of 486 *l.* for 9 Months, at 5 *l. per Cent. per Ann?*

100*l.*——5*l.*——486*l.*
5

24.30
20

s. 6 | 00

The

The Intereſt for 1 Year is	£. 24 06 00	
s ÷ 2	12 03 00	for 6 Months
s ÷ 4	6 01 06	for 3 Months
Anſwer Intereſt for 9 Months	£. 18 04 06	

EXAMPLE. What is the Simple Intereſt of 470*l.* 10*s.* for 5 Months at 4*l.* 10*s. per Cent. per Ann?*

100*l.* ——— 4*l.* 10*s.* ——— *l.* 470 10

4

1882 00

s ÷ 2 | 235 05

£. 21.17 05

20

s. 3.45

12

d. 5.40

4

q. 1.60

	l.	*s.*	*d.*	*q.*		
	21	03	05	1	Intereſt for a Year	
s ÷ 3	7	01	01	3	for 4 Months	
a ÷ 4	1	15	03	1¾	for 1 Month	
£.	8	16	04	1¾	for 5 Months	

EXAMPLE 5. What is the ſimple Intereſt of 847*l.* 12*s.* 8*d.* for 17 Years, 10 Months, at 5*l. per Cent. per Annum?*

100*l.* ——— 5*l.* ——— £. 847 12 08

5

42.38 03 4

20

7.63

12

7.60

4

2.40

	l.	*s.*	*d.*	*qr.*	*Cent.*
Intereſt for a Year	42	07	07	02	40
					8
s × 8 for 8 Years	339	01	00	03	20
8 Years	339	01	00	03	20
1 Year	442	07	07	02	40
s ÷ 2 for 6 Months	21	03	09	03	20
s ÷ 3 for 4 Months	14	02	06	02	13
Anſwer £.	755	16	01	02	13

To find the Simple Intereſt of any Sum of Money for any Number of Days, at any Rate of Intereſt.

RULE.

Bring the Principal Money into Pence, then multiply them by the Number of Days, and the Product divided by 7300 gives the Anſwer in Pence, when the Intereſt is at 5*l. per Cent.*

Note, the 7300 is found by multiplying 360 by 100, and dividing by 5.

EXAMPLE. What's the Intereſt now due on a Bond of 320*l.* 10*s.* commencing Intereſt *July* 10th, 1744, this being 25th of *March* 1745, at 5*l. per Cent. per Ann?*

Principal

Principal £. 320 10

```
      20
    ----
    6410
      12
    ----
   76920
     258
  ------
  615360
 384600
 153840
 ------
```

Pence

```
73|00)198453|60(2718½
     146
     ---
      524  12)22|6(6
      511     --
      ---
       2|0)11(6
        135
         73
        ---
        623
        584
        ---
         3960
            4
         ----
73|00)158|40( 2 qr.
     146
     ---
      12
```

July	21
Auguſt	31
September	30
October	31
November	30
December	31
January	31
February	28
March	25
Days	258

Anſwer £. 11 06 06½

Simple Intereſt practically.

Note, That 20 Years Intereſt of any Sum of Money at 5*l. per Cent. per Annum* is equal to the Principal, or Money lent. Therefore,

To find the ſimple Intereſt of any Sum of Money, for any Time propos'd, 'tis but taking ſuch Part of the Principal as the Time is in Proportion to twenty Years; and for any other Rate, 'tis but adding or ſubtracting a proportionable Part.

EXAMPLE. What is the Simple Intereſt of 327*l.* for 6 Years, 7 Months, and 12 Days, at 5*l. per Cent. per Annum?*

Principal 327*l.* equal to 20 Years Intereſt.

s ÷ 4	81 15 00	for 5 Years
a ÷ 5	16 07 00	for 1 Year
b ÷ 2	8 03 06	for 6 Months
c ÷ 6	1 07 03	for 1 Month
d ÷ 5	0 05 05 1¾	for 6 Days
d ÷ 5	0 05 05 1¾	for Ditto
Anſwer	108 03 07 3½	

EXAM-

EXAMPLES *for the Learner's Practice.*

May 18th, 1740, Put out 624*l.* 18*s.* 10*d.* at Intereſt at 5*l.* ¾ *per Cent. per Annum* Simple Intereſt; ſuppoſe this *July* 23d, 1743, when the Accompt is to be made up; the Queſtion is, how much does the Intereſt amount to?

				Yrs.	M.	D.
From *May* 18th, 1740,	to *May* 18th, 1743,	is		3	0	0
May 18th, 1743,	to *July* 18th, 1743,	is		0	2	0
July 18th, 1743,	to *July* 23d, 1743,	is		0	0	5

Anſwer 114*l.* 5*s.* 9*d.*

EXAMPLE.

June 12th, 1740. Put out 815*l.* 10*s.* 6*d.* at Intereſt, at 6*l. per Cent. per Annum*, Simple Intereſt.

			l.
	September 19th,	Receiv'd	200
	February 11th,	Receiv'd	200
1741, *July*	18th,	Receiv'd	100
1742, *Auguſt*	21ſt,	Receiv'd	100
1743, *July*	24th,	Receiv'd	208

State this Accompt to *July* 24th, 1743, and tell what Sum is then due.

						Yrs.	M.	D.
1740	*June*	12th	to *September*	19th	is	0	03	07
	September	19th	to *February*	11th	is	0	04	23
	February	11th	to *July*	18th	is	0	05	07
1741	*July*	18th	to *Auguſt*	21ſt	is	1	01	03
1742	*Auguſt*	21ſt	to *July*	24th	is	0	11	03

Anſwer to the foregoing.

l.	*s.*	*d.*					*l.*	*s.*	*d.*
815	10	06	for	3 Months	7 Days	is	13	03	08
628	14	02		3	23		14	19	08¼
443	13	10¼		5	7		11	12	02½
355	06	00½		13	3		23	05	05¼
278	11	05¾		11	3		15	09	02

Of COMPOUND INTEREST.

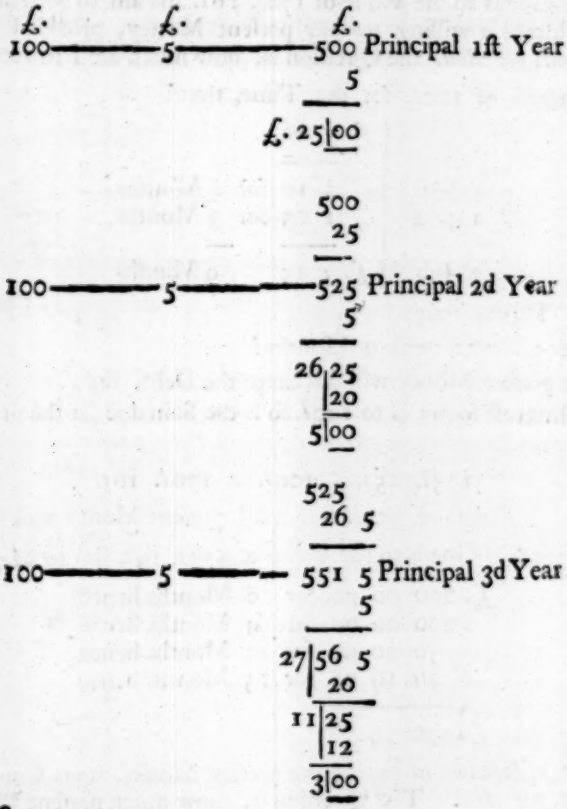
Compound Intereſt is That which ariſes from any *Principal* and its Intereſt put together, as the Intereſt becomes due; ſo that at every Payment, or at the Time when the *Payments* become due, there is created a *new Principal*; and for that *Reaſon* it is call'd *Intereſt* upon *Intereſt*, or *Compound Intereſt*.

As for Inſtance, were I to put out 100*l.* for two Years, to receive 6*l. per Cent. per Ann.* according to the utmoſt Improvement, the Intereſt, as it becomes due, being not receiv'd but forborn, then at the End of the firſt Year it will amount to 106*l.* which 106*l.* is my Principal for the ſecond Year, and at the Determination of the ſecond Year it will be encreas'd to 112*l.* 7*s.* 2*d.* ½, which is 100*l.* Principal, 12*l.* for two Years Simple Intereſt, and 7*s.* 2*d.* ½, the Intereſt of 6*l.* my firſt Years Intereſt.

Therefore to perform Queſtions by this Rule, after having found the firſt Year's Intereſt, as before taught, add the Intereſt found to the Principal Money, and find the Intereſt of that Sum

Sum, and ſo continue to add the next Year's Intereſt, accounting their Sum a new Principal.

EXAMPLE. What is the Compound Intereſt of 500*l.* forborn 3 Years at 5 *per Cent. per Annum?*



	£.	551	05	00
		27	11	03
Total Amount	£.	578	16	03
The Money 1ſt lent		500	00	00
Total Intereſt	£.	78	16	03

More EXAMPLES.

What is the Amount of 550*l.* 10*s.* for 3 Years, 6 Months Compound Intereſt, computed at 6*l. per Cent. per Annum?* *Anſwer* £. 675 06 05½

What is the Amount of 650*l.* for 5 Years Compound Intereſt, at 5 and ½ *per Cent. per Ann?* *Anſwer* £. 829 11 07¾

DISCOUNT.

Diſcount, or Abatement, is an Allowance made for prompt Payment of a Sum of Money due at a certain Time to come, and which is uſually what the Intereſt of the Sum of Money owing would

would come to for that Time. For Inſtance, if I owe 100*l.* payable at the End of 9 Months, and my Creditor agrees to allow me a Diſcount at 5*l. per Cent. per Ann*; if I make immediate Payment of the Debt, then am I to have the Intereſt of 100*l.* for 9 Months abated me. As for Example,

Suppoſe I have ſold Goods to the Value of 176*l.* 16*s.* and am to be paid at the End of 9 Months, but my Cuſtomer is willing to pay preſent Money, provided I will allow him a Diſcount of 5*l. per Cent. per Ann.* the Queſtion is, how much am I to receive?

Firſt, Find the Intereſt of 100*l.* for the Time, thus:

	£. 5 00		
s ÷ 2	2 10	for 6	Months
a ÷ 2	1 05	for 3	Months
a + b	£. 3 15	9	Months

Or, by the Rule of Three, thus:

If 12 Months give 5*l.* what will 9 Months? *Anſwer* 3*l.* 15*s.*

Then to find what preſent Money will diſcharge the Debt, ſay;

As 100*l.* with the Intereſt found is to 100*l.* ſo is the Sum due (at the propos'd Time) to the Anſwer, *e.g.*

103*l.* 15*s.* : 100*l.* :: 176*l.* 16*s.*

Anſwer 170*l.* 8*s.* 2*d.* $\frac{1}{4}$ preſent Money will ſatisfy the ſaid Debt.

EXAMPLE 2. I have ſold Goods to the Value of 476*l.* 19*s.* 8*d.* to be paid as hereunder.

£. 200	00 00	for 6	Months hence
200	00 00	for 9	Months hence
50	00 00	for 12	Months hence
26	19 08	for 15	Months hence
£. 476	19 08		

But my Cuſtomer is deſirous of paying me preſent Money, upon Condition of diſcounting him 6 and $\frac{1}{2}$ *per Cent. per Ann.* The Queſtion is, how much preſent Money muſt I receive for the ſaid Debt?

If 12 Months	£. 6 10 00	for 12	Months
6 Months being the $\frac{1}{2}$ of 12 Months, I take the $\frac{1}{2}$ of 6*l.* 10*s.* for it	3 05 00	for 6	Months
3 Months being the $\frac{1}{2}$ of 6 Months, therefore take the $\frac{1}{2}$ of 3*l.* 5*s.* for it	1 12 06	for 3	Months
Which added give	4 17 06	for 9	Months
9 Months and 6 Months, and 6 Months added give	£. 8 02 06	for 15	Months

103*l.* : 100*l.* :: 200*l.* : 193*l.* 14*s.* 1*d.*

Anſwer 200*l.* which was to be paid 6 Months hence will be ſatisfied with paying 193*l.* 14*s.* 1*d.* preſent Money.

Again,

Again, £. 104 : £. 100 :: £. 200 : £. 190 14 00¾

The 200*l.* which was to be paid 9 Months hence, will be ſatisfy'd with the paying of 190*l.* 14*s.* 00*d.*¾.

Again, £. 106 10 : £. 100 :: £. 50 : £. 46 18 11½.

The 50*l.* which was to be paid 12 Months hence, will be ſatisfy'd with the paying of 46*l.* 18*s.* 11*d.*½ preſent Money.

Again, £. 108 02 06 : £. 100 :: £. 26 19 08 : £. 24 19 01¼

The 26*l.* 19*s.* 08*d.* which was to be paid 15 Months hence, will be ſatisfy'd by paying 24*l.* 19*s.* 01*d.*¼ preſent Money.

To find the Diſcount of a Sum of Money for any Number of Days.

RULE.

Bring the Money to be diſcounted into Pence, and multiply them by the Number of Days.

For a Diviſor, divide 36,500 by the Rate, and to the Quotient add the Days to be diſcounted for.

Then divide the Product, ariſing from the Pence multiply'd into the Days, by the Diviſor, found as before, and the Quotient will be the Diſcount in Pence.

EXAMPLE. What Diſcount muſt be allow'd on a Bill of Exchange for 85*l.* 10*s.* due the 8th of *September* next, this being the 4th of *July*, Diſcount at 5 *per Cent. per Ann?*

July 27	£. 85 10
Auguſt 31	20
September 8	1710
66 Days	12
5)36500	20520
7300	66
66	123120
7366 Diviſor	123120

7366)1354320(183 Pence (12)

7366

61772

58928

28440

22098

6342

4

7366)25368(3 Farthings

22098

2270

s. 15 3¾

So that the Money to be abated is 15*s.* 3*d.* ¾.

Was this Example to be wrought the common Way by the Rule of Three, it would be perform'd thus:

365 Days : 5*l.* :: 66 Days 18*s.* 00*d.*$\frac{3}{4}$ $\frac{345}{365}$.

Then 100*l.* : 18*s.* 00*d.*$\frac{3}{4}$ $\frac{345}{365}$: 15*s.* 3*d.*$\frac{3}{4}$

Agreeable to the above Method.

Equation *of Payments.*

WHEN ſeveral Sums of Money are due at ſundry Times, this Rule teaches to fix upon one certain Time, when the whole Payment may be made at once, without Prejudice to either Debtor or Creditor.

The General Method of performing this Rule is,

To multiply each Sum by the Time it is to become due, and divide the Sum of the Products by the whole Debt; the Quotient is the Time that the whole Payment ſhould be made.

Example. *A.* is indebted to *B.* 1200*l.* to be paid at 4 ſeveral Payments, *viz.* 500*l.* at two Months End; 300*l.* at 6 Months; 200*l.* at 10 Months; and 200*l.* at 12 Months; at what Time may the whole Debt be paid together without Prejudice to either?

L.		M.		Products
500	×	2	=	1000
300	×	6	=	1800
200	×	10	=	2000
200	×	12	=	2400

1200)7200(6 *Anſwer*
72
000

So that we find the whole Debt ſhould be paid at the End of 6 Months.

Note, If the Times of Payment are not given all of one Name, they muſt then be reduc'd.

Some Perſons who are very curious will take the Trouble to work Queſtions of this Kind by the following Method.

Firſt, They find the preſent Worth of every particular Sum; then what Time to come, the Sum of theſe preſent Worths will be encreas'd to the Total of all the particular Sums, payable at the ſeveral Times to come, and that is the true equated Time for Payment of the whole Debt.

Company *or* Fellowship.

Fellowſhip Company, or *Partnerſhip*, is a Rule of great Uſe in ballancing Accompts amongſt Merchants and Owners of Ships; where a Number of Perſons putting together a general Stock, it is requir'd to give every one his proportional Share of his Loſs or Gain.

The Rule of Three as often repeated as there are Partners anſwers all Queſtions of this Kind. For as the whole Stock is to the Total thereby gain'd or loſt, ſo is each Man's particular Share of the Stock to his proper Share of Loſs or Gain.

Wherefore the ſeveral Sums of Money of every Partner are to be added into one Sum for the firſt Term, the common Gain or Loſs for the ſecond, and every Man's particular Share for the third.

There are two Cases of this Rule, the one *without*, the other *with Time*.

Fellowship *without* Time.

Fellowship without Time is where the Quantity of Stock, contributed by each Person, is alone consider'd, without any particular Regard to the Length of Time that any of their Moneys are employ'd.

Example 1.

Three Merchants, *A*, *B* and *C*, freight a Ship with 212 Tun of Wine. *A.* lays out 1342*l.* *B.* 1178*l.* and *C.* 630*l.* towards the same; the whole Cargo is sold at 32*l. per Tun.* *Query*, What shall each Person receive?

		Tuns
First, Find the whole Produce of the Wine		212
Which is done by multiplying by		32
		424
		636
	£.	6784

Then add together their several Stocks	1342	
	1178	
	630	
The whole Stock		3150

Then the Work will stand thus:

			l.	*s.*	*d.*	
3150 : 6784 ::	1342	*Answer*	2890	03	$11\frac{3}{4}$	$\frac{1210}{3150}$
	1178		2537	00	00	$\frac{1920}{3150}$
	630		1356	16	00	
Proof	3150		6784	00	00	

Example 2.

Three Merchants having gain'd in Partnership 3600*l.* the Question is, what was each Man's Share of the Profit, and what his Stock is separately; knowing only that the Stock and Profit of the first together is 5760*l.* of the second 7200*l.* and of the third 8640*l.*?

Answer The Stock of the first was	£.	4800	and Profit £.	960
of the second	£.	6000	£.	1200
of the third	£.	7200	£.	1440
Stock	£.	18000	Profit £.	3600
Profit	£.	3600		
Proof	£.	21600		

Example 3.

Four Merchants having sent a Venture in a Ship they hir'd, and the Captain having been oblig'd in a Storm to throw over-board to the Value of 8541*l.* 14*s.* of the Cargo, the Que-

ſtion is, what Share of the Loſs each muſt bear in Proportion to the Sums they had on Board, their Loſs and Stock together being as hereunder?

		l.	*s.*	*d.*		*l.*	*s.*	*d.*
Loſs and Stock	of the firſt being	9142	14	06	*Anſwer*	2907	04	08
	of the ſecond	5419	11	10		1723	06	09½
	of the third	8174	19	11		2599	10	02¾
	of the fourth	4124	16	00		1311	12	04¼

Fellowship *with* Time.

Fellowſhip with Time is when the Time wherein the Money, *&c.* was employ'd enters into the Accompt, and is work'd thus:

Multiply each Man's Stock by the reſpective Time 'twas put in for; then add their Products together, which muſt be the firſt Number in each Stating of the Rule of Three, the whole Gain or Loſs the ſecond, and each Man's Stock multiply'd by its Time the third Term.

Examples.

Three Merchants accompany for ſome Time. *A.* put in 487*l.* 19*s.* 9*d.* for 4 Months; *B.* put in 947*l.* 14*s.* 11*d.* for 6 Months; *C.* put in 797*l.* 19*s.* 10*d.* for 8 Months; and they gain'd 9748*l.* 14*s.* I would know each Man's Part of the Gain.

The Work will ſtand thus:

l.	*s.*	*d.*			*l.*	*s.*	*d.*
487	19	09	× 4	=	1951	19	00
947	14	11	× 6	=	5786	09	06
797	19	10	× 8	=	6376	18	08
					14115	07	02

l.	*s.*	*d.*	*l.*	*s.*	*d.*		*l.*	*s.*	*d.*	Remainders.
						1951	19	00		
14115	07	02	9748	14	00	5786	09	06	*Anſwer*	
						6376	18	08		
									1348	02	01	364456
									3996	07	11¾	1265510
									4404	03	11	1757720

Example 2.

A. B. and *C.* commence a Partnerſhip the 1ſt of *January* for a Year; *A.* the ſame Day pays in his Stock of 100*l.* and withdraws again the firſt of *April* 20*l.* *B.* pays in on the 1ſt of *March* 60*l.* and more the 1ſt of *Auguſt* 100*l.* *C.* pays to the Stock the 1ſt of *July* 140*l.* and the 1ſt of *October* withdraws 40*l.* At the Year's End, the clear Gain is 142*l.* *Query*, What is each Perſon's Share of the Gain?

Anſwer	*A*'s Gain is	£.	51
	B's —		55
	C's —		36
The whole Gain		£.	142

Exchange.

Exchanges properly conſiſt in giving Monies in one Place to receive the Value at a certain Price agreed on in another.

A Bill

A Bill of Exchange is a ſhort Order for Money, to be receiv'd in one Country, for the Value thereof, which has been paid in another.

Par ſignifies an Equality between different Monies; or ſo much as a Perſon muſt give of one Kind of Species, to render it juſt equivalent to a certain Quantity of another.

The *Par* differs from the Courſe of Exchange in this, that the *Par* of Exchange ſhews what other Nations ſhould allow in Exchange; which is certain and fix'd, by the intrinſick Values of the ſeveral Species to be exchang'd; but the Courſe ſhews what they will allow in Exchange, which is uncertain and contingent, ſometimes more ſometimes leſs.

The Par *of Monies of* London *with*

Amſterdam, Nine Pounds Sterling is the Par of 100 Florins, or one Pound Sterling is the Par of 11 Florins, 2 Stivers, $2\frac{2}{7}$ Deniers.

Antwerp, Nine Pounds Sterling is worth 16*l.* Flemiſh, ſo that 1*l.* Sterling is the Par of 1*l.* 15*s.* 6*d.* $\frac{2}{7}$ Flemiſh.

Cadiz, 51*l.* Sterling is worth 1900 Rials; ſo that 1*l.* Sterling is the Par of 37 Rials, 8 Marvedies, and the Rial worth 6*d.* $\frac{21}{425}$.

Dantzick, 3*l.* Sterling is worth 40 Florins; ſo that 1*l.* Sterling is the Par of 6 Florins, 40 Cruitzers.

Hamburgh, 3*l.* Sterling is worth 40 Marks; ſo that 1*l.* Sterling is worth 13 Marks, 5 Shillings 4 Pence Lubs.

Leipſick, 9*l.* Sterling is worth 40 Rixdollars; ſo that 1*l.* Sterling is the Par with 4 Rixdollars, 10 Groſs, 8 Deniers.

Paris, 3*l.* Sterling is worth 40 Livres; ſo that 1*l.* Sterling is the Par of 13 Livres, 6 Sols, and 8 Deniers, ſuppoſing the Crown in Specie to be valu'd at 3 Livres, or 60 Sols Tournois.

Venice, 3*l.* Sterl. is worth 100 Livres of *Venice*; ſo that 1*l.* Sterl. is the Par of 33 Livres $\frac{1}{3}$.

The London *Courſe of* Exchange, *or the current Prices of the* Exchanges *of* London.

London *gives to*

Holland, *Antwerp*, and *Hamburgh*, one Pound Sterling for between 30 and 40 Shillings Flemiſh.

France, between 30 and 40 Pence Sterling, or 1 Ecu of 60 Sols *Tournois*, and ſometimes 1*l.* Sterling for between 20 and 30 Livres of *France*.

Portugal, between 50 and 60 Pence for one Milrea, or 1000 Reas.

Spain, between 30 and 40 Pence for one Dollar of $\frac{8}{8}$ new Plate.

Venice, between 55 and 65 Pence for one Ducat of 24 Groſs Banco.

Genoa, between 55 and 65 Pence for a Pezzo of 5 Livres.

Leghorn, the ſame for a Dollar of 6 Livres.

Ireland, 100*l.* for 100 to 112*l.*

It will not be conſiſtent with my intended Brevity to treat of the Exchanges of every Country, neither is it any ways neceſſary; I ſhall therefore confine myſelf to the Exchanges made between *England* and the chief Countries of Commerce in *Europe*.

FRANCE.

Accompts are kept throughout this Kingdom in Livres, Sols, and Deniers; but they exchange with other Kingdoms, *&c.* upon the Crown of 60 Sols, or 3 Livres *Tournois*.

N.B. The Livres are imaginary Money, but the Crowns, Sols and Deniers real; and the Term *Tournois* is only a Note of Diſtinction of the *French* Money, as Sterling is of the *Engliſh*.

They

They obſerve the new Stile, and allow 10 Days Grace for the Payment of Bills of Exchange. But when Bills are drawn at Sight, they are payable the ſame Day.

N. B. In the *French* Exchanges you muſt diſtinguiſh betwixt Exchange-Money and Book-Money.

The Exchange-Money is call'd Money *d'Or*, and is expreſs'd in Crowns, Sols and Deniers *d'Or*, or Exchange-Money; and theſe are ſumm'd up by 12 and by 20, for 12 Deniers make a Sol of the Crown, and 20 Sols of the Crown make a Crown.

The Book-Money is call'd *Tournois*, and is expreſs'd in Livres, Sols and Deniers *Tournois*, or Book-Money. Theſe are ſumm'd up by 20 and by 12, for 12 Deniers make a Sol of the Livre, and 20 Sols of the Livre make a Livre.

So that Crowns Sols and Deniers, multiply'd by 3 throughout, give Livres, Sols and Deniers and Livres; Sols and Deniers *Tournois*, divided by 3 throughout, give Crowns, Sols and Deniers *d'Or*, or Exchange-Money.

EXAMPLE. Suppoſe there be due to me at *Paris*, Livres 6719 11 6 *Tournois*, and the Courſe of Exchange is 2*s.* 6*d.* $\frac{1}{2}$ Sterling *per* Crown, what Sterling Money muſt be paid in *London* to ſatisfy the Debt?

French Money is chang'd into Sterling by this Proportion:

As a Crown to the given Rate;

So is the given *French* Sum to the Sterling ſought;

Therefore 1 Crown : 31*d.* $\frac{1}{2}$ :: 6719*l.* 11*s.* 6*d.*

Anſwer 293*l.* 19*s.* 7*d.* $\frac{1}{2}$ Sterling.

Or, If you'll ſuppoſe the *French* Money to be Goods, and the Rate of Exchange the Price, you may then compute what the Sterling Money will amount to, according to the Rules of Practice.

Thus Livres 6719 11 06

s ÷ 8	839 18 11 $\frac{1}{2}$	for 2*s.* 6*d.*
a ÷ 20	41 19 11 $\frac{1}{2}$	for 1*d.* $\frac{1}{2}$
a + b	881 10 10 $\frac{1}{2}$	
c ÷ 3	£. 293 19 07^{1}	

Or thus:

	Livres	*Sols*	*D*
	6719	11	06
			31 $\frac{1}{2}$
	201587	05	00
	3359	15	09
3)	211666	12	03
12)	70555	10	09
20)	5879	07	
	293	19	07 $\frac{1}{2}$

Anſwer 293*l.* 19*s.* 7*d.* $\frac{1}{2}$ Sterl. muſt be paid in *London*.

EXAMPLE 2. Suppoſe *Nants* or *Rochel* remits 12487 Livres 10 Sols, Exchange, at 150 Livres *Tournois*, for 10*l.* Sterling, how much Sterling Money muſt be receiv'd at *London*?

150



Livres Sol.
150 Livres : 10*l.* Sterl. :: 12487 10
10 Mult.

150)12487,5(832*l.*
48
37
75
20
15,0)150|0(10*s.*
00

Answer 832*l.* 10*s.* Sterling.

Sterling Money is reduc'd into *French* Money by this Proportion :
As the Rate of Exchange to one Crown ;
So is the given Sterling Sum to the *French* Money requir'd.

EXAMPLE.

London remits to *Paris* 241*l.* 8*s.* Sterling, at 54 ½*d.* Sterling *per* Crown of 60 Sols *Tournois*, what Sum muſt be receiv'd at *Paris?*

54 ½ Sterl. : 1 Crown :: 241*l.* 8*s.* Sterling.

2 — 109 — 20 — 4828 — 12 — 57936 — 2

Crowns s. d.
1063 0 11
3
3189 2 09

109)115872(1063 Crowns
687
332
5
20
109)100(0 Sols
12
109)1200(11 D.
110
1

Answer, at *Paris* muſt be receiv'd
3189 Livres 2s. 9d.

EXAM-

EXAMPLES *for Practice.*

Suppoſe there be due to me at *Paris* Livres 6719 11 6 *Tournois*, and the Courſe of Exchange be at 23 $\frac{7}{8}$*d.* Sterling; how much Sterling Money ſhall I receive for the ſame?

Anſwer 222*l.* 16*s.* 4*d.* $\frac{3}{8}$ Sterling.

Remitted to *Paris*, 168*l.* 18*s.* Sterling, at 23 $\frac{7}{8}$*d. per* Crown; how many Crowns, Sols, Denier *d'Or*, does it come to? *Anſwer* 1697 Crowns, 16 Sols, 10 Deniers.

Marſeilles remits to *London* 47329 Livres, 10 Sols, 6 Deniers, Exchange, at 27 Livres, 10 Sols. *per* Pound Sterling; what Sterling Money will the ſaid Remittance amount to?

Anſwer 1721*l.* 1*s.* 5*d.* $\frac{1}{4}$.

SPAIN.

Madrid, *Seville*, &c. keep Accompts by the Piece of Eight, Rials and Marvedies.

Note, 34 Marvedies make 1 Rial, 8 Rials 1 Piece of $\frac{8}{8}$.

The Stile obſerv'd in this Kingdom is the New Stile; they allow 14 Days Grace for the Payment of Bills of Exchange, and their Uſance to *London* is 2 Months after Date.

EXAMPLE.

Cadiz remits to *London* 7075 Pieces of Eight, 3 Rials, 10 Marvedies, at 52*d.* $\frac{1}{4}$ *per* Piece of $\frac{8}{8}$; what will this Remittance amount to in *London*?

By the Golden Rule the Proportion is 1 ℔ : 52*d.* $\frac{1}{4}$ :: 7075 ℔ 3R. 10M.

Anſwer 1540*l.* 6*s.* 8*d.* $\frac{1}{4}$ Sterling.

And according to the Rule of Practice thus:

℔ 7075 3 10	
52$\frac{1}{4}$	Mult.
14140 6 20	
353770 4 24	
1768 6 25	
12)369680 2 01	
20) 3080 6 00(8	
1540 6 08$\frac{1}{4}$	

Anſwer 1540 6*s.* 8*d.* $\frac{1}{4}$ Sterl. muſt be receiv'd in *London*.

EXAMPLE 2.

Suppoſe I remit to *Bilboa* 612*l.* 10*s.* 4*d.* Sterling, when the Exchange is at 52 $\frac{7}{8}$*d*; That is 52 Pence, and $\frac{7}{8}$ Sterling for 1 Piece of Eight; how many Pieces of Eight, Ryals, and Marvedies will that Remittance or Remiſe produce?

52*d.*

l. *s.* *d.*

52*d.* $\frac{7}{8}$: 1 ℔ :: 612 10 4

8 20

423 12250

12

147004

8

423)1176032 Eights of Pence(2780 ℔

3300

3393

92 Remains

8 Ryals

423)736(1 Ryal

313 Remains

34 Marvedies

1252

939

423)10642(25 Marvedies

2182

67 Remains

Anſwer, The Remiſe will produce ℔ 2780 1 25 Money of *Bilboa*.

LISBON, OPORTO, and *LONDON.*

The *Portugueſe* keep Accompts in Reas, which, beginning to count from the Place of Units, they ſeparate at every three Figures.

Note 1000 Reas make 1 Mill-Rea.

LISBON and *LONDON.*

Liſbon remits to *London* 461 M 216 Reas; the Exchange at 65 $\frac{3}{4}$ Pence Sterling *per* Mill-rea; what muſt be receiv'd at *London?*

M R.

If $\frac{1}{1000}$ Reas : 65*d.* $\frac{3}{4}$ ::4 617M216

65$\frac{3}{4}$

23086 . 080

277032 . 960

2308 . 608

1154 . 304

303581 | 952

4

3|808

12)303581 Pence Sterl.

2529|8 5

20)1264 18 5 $\frac{3}{4}$ $\frac{808}{1000}$

Anſwer he muſt receive at *London* 1264*l.* 18*s.* 6*d.*

EXAMPLE 2.

LONDON and *LISBON*, &c.

Suppoſe I have ſold for Accompt of my Correſpondent at *Liſbon* ſundry Merchandizes, the neat Proceed whereof, as *per* Accompt of Sales render'd to him, amounts to 1264*l.* 18*s.* 6*d.* Sterl. and that I remit him this Money when the Exchange is 65*d.* ¾ Sterling *per* Mill-rea; what muſt be receiv'd at *Liſbon*?

Reas *l.* *s.* *d.*

65 ¾ : 1000 :: 1264 18 6

4 20

263 25298

12

303582

4

263)1214328000(4617216 Reas

1623

452

1898

570

440

1770

192 Remains

Anſwer, The Remittance will amount to 4617 Mill. 216 Reas.

ITALY.

At *Leghorn* and *Genoa* they keep their Accompts in Livres, Sols, and Deniers; 12 Deniers make 1 Sol. 20 Sols 1 Livre, and 5 Livres make 1 ℔ Dollar, or Piece of Eight at *Genoa*, but in *Leghorn* 6 Livres go to a ℔, or Piece of Eight.

GENOA and *LONDON.*

Suppoſe there is owing to me by a Correſpondent at *Genoa*, Livres 8504 17 1; how much Sterling does it amount to, Exchange, at 53*d.* ⅛ Sterling ℔?

1 ℔ : 53*d.* ⅜ :: Liv. 8504 17

s ÷ 5 ℔ 1700 19

53⅜ Multiply

5100
85000
850 for ⅜ = ½
212½ for ⅛
26¼ for 10 Sols, which is ⅛ ℔
13¼ 5 Sols
5¼ 2 Sols, which is ⅕ of 10 *s.*
5¼ 2 Sols Ditto
¾ for 2 Den. which is ⅙ of 2 *s.*
¼ for 1 Den. ¼

12)91214

20) 7601 2

Anſwer, £. 380 1 2 Sterling Money.

LONDON and *GENOA.*

Suppoſe I am to remit £. 380 07 *s.* 02 *d.* Sterling to *Genoa*, when the Courſe of Exchange is at 53⅝ *d.* Sterl. *per* ℔. How many Dollars, Sols, and Deniers, muſt the Bill of Exchange import, and what Sum muſt I be credited for in the Book of my Correſpondent, at *Genoa*?

53*d.* ⅜ : 1 ℔ :: £. 380 1 2

8 20

429 7601
12

91214
8

429)729712(1700 ℔

3007

412 Remains
20 Sols

429)8240(19 Sols of ℔

3950

89
12

429)1068(2

210

i 2

The

The Exchanges with *Florence* and *Leghorn* being made in the ſame Manner as with *Genoa*, I think it needleſs to give any Example.

VENICE.

The Bank of *Venice* is a Repoſitory for the Wealth of the Republick.

Accompts are kept in *Venice* ſeveral Ways; ſome keep their Accompts in Livres, Sols, and Deniers: Some keep them in Ducats of Bank, and others in Ducats Current; but the Republick keeps them in Ducats groſs.

They exchange with *London* 1 Ducat Banco for between 52 *d.* and 69 *d.* Sterling.

The Ducat of Bank (which is imaginary) is worth 24 Groſs, and 100 Ducats Banco are worth 120 Ducats Current; ſo that the Difference between Bank and Current is 26 *per Cent.*

To reduce Bank-Money into Current Money.

The given Sum divided by 5, brings out the Agio *; the Bank-Money and the Agio added together ſhew the Current-Money.

EXAMPLE 5. 13650 Ducats Banco,
2730 Agio,

16380 Ducats Current-Money.

To reduce Current-Money into Bank-Money.

Divide the Sum of Current-Money by 6, and the Quotient will be the Agio; which ſubtract from the Current-Money, and what remains will be the Bank-Money.

EXAMPLE 6. 16380 Ducats Current-Money,
2730 Agio,

13650 Ducats Bank-Money.

LONDON upon *VENICE.*

London remits to *Venice* 764 *l.* Sterling, the Exchange at 52 *d.* Sterling *per* Ducat Banco of 24 Groſs; how many Ducats and Groſs Banco will this Remittance come to at *Venice*?

52 *d.* : 1 Ducat :: 764 *l.*
240

30560
1528

52)183360(3526 Ducats
273

136
320
8
24

52)192(3
36

Anſwer 3526 Ducats 3 Groſs Banco, which

* Agio, *or Change, is the Difference of the Value of Current-Money and Bank-Notes.*

which divided by 5, brings out the Agio: Add the Agio and Bank-Money together, and you have the Current-Money. Thus:

Ducats	Groſs	
5)3526	3	
705	5	Banco.
Ducat 4231	8	Current-Money.

VENICE upon *LONDON.*

Suppoſe my Correſpondent at *Venice* owes me 3526 Ducats 3½ Groſs Banco, the Exchange at 52*d.* Sterling; what Sterling Money will this Remittance produce at *London?*

1 Ducat : 52*d.* :: 3526 & 3½ Groſs

52

7052
176300
8 for 3½ Groſs

12)183360

2|0) 1528|0

Muſt be receiv'd in *London* £. 764 Sterling.

HOLLAND, FLANDERS, and *GERMANY.*

I take theſe Countries together, becauſe they keep their Accompts, and make Exchange with *London* in the ſame Manner.

In *Holland, Antwerp,* and *Hamburgh* they have two Denominations for their Money in Trade, *viz.* Pounds, Schillings, and Pence, or Groats; and Florins, Stivers and Pennings.

The Florin or Guilder is divided into 20 Stivers, and the Stiver into 16 Pennings, or 6 Groats.

Their Pounds, Schillings, and Pence, or Groats, are divided as ours, *viz.* their Pound into 20 Schillings, and their Schilling contain 12 Pence or Groats, or 6 Stivers, and the Groat is ½ a Stiver, or 8 Pennings.

Note alſo, 6 Stivers — } make { 1 Schilling } Flemiſh
6 Guilders or Florins } { 1 Pound }

HOLLAND.

The Bank of *Amſterdam* was eſtabliſh'd by an Ordinance of the States in 1609, in which it was decreed, that all Bills of Exchange ſhould be paid for in Bank-Money, and for Merchandize in Current or Groſs Money, unleſs the Sum ſhould be under 360 Florins.

Accompts are kept in the Bank in Guilders, Stivers and Groats.

To reduce Current-Money into Bank-Money, the Rule is this; as 100 Current-Money with the Agio added to it, is to 100 Bank-Money, ſo is the given Current-Money to the Bank-Money.

N. B. The Agio, or Difference between Bank-Money and Current-Money is 3, 4, 5 *per Cent.* ſometimes more, ſometimes leſs.

EXAMPLE. Guil. 8162 12 8 Current-Money, the Agio 3 ¼; how much Bank-Money doth it amount to?

Guil. 103

Guil. 103 ½ Current : Guil. 100 Bank :: Guil. 8162 12

20 | 20

2065 | 163252

100

2065)16325200(7905 *f.*

18702

11700

1375

20

2065)27500(13 Stivers

6850

655

16

Answer 7905 Guil. 13 *Stiv.* 5 *Penn.* Banco 3930

655

2065)10480(5 Pence

175 Remains.

To reduce Bank-Money into Current-Money.

Suppose the Agio at 5 ⅛ *per Cent.* How much Current-Money will Guil. 4954 9 8 Penning, amount to? Say 100 Bank : Guil. 105 ⅛ Current :: Guil. 4954 9 8 Bank.

Or thus,

Bank Guil. 4954 09 08
Agio 5⅛

24772 07 08
619 06 03

Divide by 100)353|91 13 11
20

18|33
16

199
34

5|39

Guil. 4954 09 08 Banco
253 18 05 Agio added

Guil. 5208 07 13 Current Money

Guil. St. Pen.
Answer 5208 07 13 Current-Money.

LON.

LONDON upon *ROTTERDAM.*

A Merchant at *London* remits 3 Bills of Exchange to *Rotterdam*, viz.

£. 200	Sterling at	33 6	*per* £. Sterling
200		33 5	
200		33 5½	

How much Bank-Money does each of the Bills come to? And how much Current Money Agio, at 4 ⅞ *per Cent?*

£. 200	Sterling at	33 6	——	*f.* 2010 00 00	
200		33 5	——	*f.* 2005 00 00	
200		33 5½	——	*f.* 2007 10 00	
£. 600			——	*f.* 6022 10 00	Banco
			Agio at 4⅞	*f.* 293 11 15	
			Current-Money	*f.* 6316 01 15	

AMSTERDAM and *LONDON.*

Suppose there is due to me at *Rotterdam f.* 6712 10 Current-Money, and that the Agio be 4½ *per Cent*; how much Sterling-Money doth it come to Exchange at 34 10 *per* £. Sterling?

Curr.		Bank		Current
f. 104	: 15	*f.* 100	::	*f.* 6712 10
4				4
419				26850
				100
				419)2685100(6408 Guilders
				1711
				3500
				148
				20
				419)2960(7 Stiv.
				2833
				27

First find out the Bank-Money that *Holland* is indebted to *London*, in the Manner it is done in this Example

Bank-Money *f.* 6408 07

The next Thing to be done is to reduce *f.* 6408 7 Bank-Money into Sterling, the Exchange being at 34*s.* 10*d. per* £. Sterling.

35*s.*

35*s.* 10*d.* : 1 £. Sterling :: *f.* 6408 : 07

12 — 40

460 — 46|0)25632|7(557 £. Sterl.

263

332

107

20

46|0)214|0(4 Shil.

300

12

46|0)360|0(7 Pence

380

4

46|0)152|0(3 Farth.

140 Remain.

Answer 557 £. 04*s.* 07. ¾ Sterling Money.

Of Vulgar Fractions.

A Fraction, or broken Number, is a Part, or Parts of an Unit.

A Vulgar Fraction is written by two Numbers one above the other, with a Line drawn between them as $\frac{7}{8}$, the uppermoſt of which is call'd the Numerator, becauſe it Numbers the Parts; the loweſt the Denominator, becauſe it denotes how many equal Parts the Thing is ſuppos'd to be divided into.

Fractions are either Simple and Proper, Improper, or Compound.

A ſingle, ſimple, or proper Fraction, is that which is leſs than an Unit: That is, it repreſents the immediate *Part* or *Parts* of any Thing leſs than the Whole; and therefore its Numerator is always leſs than its Denominator.

As $\left\{\begin{matrix}\frac{2}{3}\\ \frac{4}{7}\\ \frac{9}{70}\end{matrix}\right\}$ is read thus $\left\{\begin{matrix}2\text{ Third}\\ 4\text{ Seventh}\\ 9\text{ Seventy}\end{matrix}\right\}$ Parts or $\left\{\begin{matrix}2\text{ Thirds}\\ 4\text{ Sevenths}\\ 9\text{ Seventieths}\end{matrix}\right\}$

where 'tis to be obſerv'd, that in reading Fractions, the Numerator is firſt nam'd, then the Denominator.

An Improper Fraction is that, whoſe Numerator is equal to, or greater than its Denominator; and conſequently, equal to, or greater than an Unit.

For if the Numerator of a Fraction be equal to the Denominator, the Value of ſuch a Fraction will be exactly an Integer, or Unit. From whence it is plain, that ſo often as the Denominator is contain'd in the Numerator, ſo many whole Numbers, or Units, are contain'd in ſuch Improper Fractions.

A Compound Fraction denotes a Part or Parts of ſome Part or Parts; ſo that $\frac{2}{7}$ and $\frac{3}{8}$ are ſingle Fractions, but $\frac{3}{4}$ of $\frac{1}{8}$ of $\frac{7}{11}$, are Compound Fractions, or Fractions of Fractions, and are thus read; three Fourths of one Eighth of ſeven Elevenths of an Unit.

A mixt Number is that which is partly whole, and partly fracted thus, $7\frac{5}{8}$.

A whole Number becomes an Improper Fraction by putting an Unit for its Denominator; as $\frac{7}{1}$.

Reduction of Vulgar Fractions.

Before Fractions can be added or ſubtracted, they muſt be reduced into one Denomination, and be fitted by Reduction for that Purpoſe.

There are ſeveral Varieties in Reduction of Vulgar Fractions.

Firſt, To reduce Compound Fractions to ſingle ones.

RULE.

Multiply all the Numerators together continually for a Numerator, of the Fraction ſought; and all the Denominators into one another for the Denominator.

EXAMPLE. Reduce $\frac{7}{8}$ of $\frac{3}{4}$ of $\frac{5}{13}$, to a ſingle Fraction.

$7 \times 3 \times 5 = 105$ Numerator ſought.
$8 \times 4 \times 13 = 416$ Denominator. *Anſwer* $\frac{105}{416}$.

Second, To reduce Improper Fractions to their equivalent whole or mix'd Number.

RULE.

Divide the Numerator by the Denominator, and the Quotient is the whole Number; and if there be a Remainder, it is the Numerator of the Fraction to be annexed, whoſe Denominator is the Denominator given.

EXAMPLE. Reduce $\frac{397947}{8400}$ to its equivalent whole or mix'd Number.

8400)397947(47 $\frac{3147}{8400}$ *Anſwer*
336
619
588
3147

Third, To reduce mix'd Numbers into Improper Fractions.

RULE.

Multiply the whole Number by the Denominator of the Fraction given; and to the Product add the Numerator, and the Sum is the Numerator of the Fraction ſought.

EXAMPLE. Reduce $47\frac{3147}{8400}$

47
8400
188
376
394800
3147
397947 *Anſwer* $\frac{397947}{8400}$.

To reduce a Fraction to its loweſt Terms.

RULE 1.

Divide the Numerator and Denominator of the Fraction by any Number that will divide both without a Remainder, and the Quotients will be the Numerator and Denominator of a new Fraction, of the ſame Value with the given Fraction.

EXAMPLE. Reduce $\frac{14}{56}$ to its loweſt Terms.

$14 \div 14 = 1$ New Numerator.
$56 \div 14 = 4$ New Denominator. *Anſwer* $\frac{1}{4}$

RULE 2.

Divide the greater by the leſſer Part of the Fraction, and if any thing remain, divide the laſt Diviſor by that; and if any thing yet remain, divide the laſt Diviſor by that, 'till nothing remain, and then the laſt Diviſor will divide both the Numerator and Denominator of the given Fraction without a Remainder; which is a new Fraction, equivalent to the given one, being the leaſt Terms it can be expreſſed in.

EXAMPLE. Let it be requir'd to reduce $\frac{744}{899}$ to its leaſt Terms.

744)899(1
744
155)744(4
620
124)155(1
124
31)124(4
124
0

Here 31 is found to be the greateſt Common Meaſure, or Common Diviſor, by which $\frac{744}{899}$ may be abbreviated to their loweſt Terms.

Thus $\begin{matrix}31\\31\end{matrix}\Big)\frac{744}{899}\Big(=\frac{24}{29}$

N. B. If the propoſed Numbers be even, they may be brought lower by a continual Halving of them, ſo long as they can be halved, or divided by 2.

To reduce Fractions, having unequal Denominators, to others equal in Value, having equal Denominators.

RULE.

Multiply all the Denominators together, for a new (and common Denominator) and each Numerator into all the Denominators but its own, for new Numerators.

EXAMPLE. Reduce $\frac{7}{15}$, $\frac{9}{13}$, and $\frac{21}{47}$, to others equal in Value to them, having equal Denominators.

The

The New Denominator will be found thus		And the new Numerators will be found thus		
47		7	9	21
22		22	15	22
94		154	135	42
94		47	47	42
1034		1078	945	462
15		616	540	15
5170		7238	6345	2310
1034				462
15510				6930

Hence 15510 is the Common Denominator, and 7238, 6345, 6930, are the new Numerators, which being placed Fraction-wiſe, are $\frac{7238}{15510}$, $\frac{6345}{15510}$, $\frac{6930}{15510}$, the new Fractions required.

More EXAMPLES.

Reduce $\frac{7}{12}$, $\frac{5}{8}$, $\frac{4}{5}$, to others equal to them, having equal Denominators.

Anſwer $\frac{504}{840}$, $\frac{540}{840}$, $\frac{384}{840}$.

Reduce $\frac{6}{7}$, $\frac{3}{5}$, $\frac{4}{5}$, $\frac{7}{11}$, $\frac{5}{13}$, $\frac{9}{14}$, to others equal to them, having equal Denominators.

Anſwer $\frac{540540}{630630}$, $\frac{378378}{630630}$, $\frac{252252}{630630}$.

$\frac{401110}{630630}$, $\frac{242110}{630630}$, $\frac{405405}{630630}$.

Addition of Vulgar Fractions.

Reduce the Fractions propoſed, if Compound to Single ones, then to a Common Denominator, if they are not ſo already; then add their Numerators into one Sum, under which ſubſcribe the Common Denominator, which will be the Anſwer. Then reduce it to its leaſt Terms, and if it be an Improper Fraction, to its equivalent whole or mix'd Number.

CASE 1.

When the given Fractions are of one Denomination, you are only to add the Numerators together. This Sum is the new Numerator, under which ſubſcribe the Common Denominator.

EXAMPLE. Add $\frac{2}{7}$, $\frac{5}{7}$, and $\frac{4}{7}$ together, $2+5+4=11$, under which ſubſcribe the Denominator 7, the *Anſwer* will be $\frac{11}{7}=1\frac{4}{7}$.

More EXAMPLES.

Add $\frac{5}{19}$, $\frac{7}{19}$, $\frac{8}{19}$, and $\frac{16}{19}$ together. *Anſwer* $\frac{36}{19}=1\frac{17}{19}$

Add $\frac{7}{203}$, $\frac{27}{203}$, $\frac{48}{203}$, and $\frac{97}{203}$ together. *Anſwer* $\frac{179}{203}$.

CASE 2.

When the given Fractions are of different Denominations, reduce them to Fractions of one Common Denomination; then add the new Numerators together, and under their Sum ſubſcribe their Common Denominator.

EXAMPLE. Add $\frac{1}{3}$, $\frac{2}{5}$, and $\frac{3}{4}$ together.

When reduced to Fractions of the ſame Denomination, they will ſtand thus $\frac{20}{60}$, $\frac{24}{60}$, $\frac{45}{60}$.

Then $\frac{20}{60}+\frac{24}{60}+\frac{45}{60}=\frac{89}{60}$ The Sum required $=1\frac{29}{60}$.

More EXAMPLES.

Add $\frac{7}{16}$, $\frac{11}{12}$, and $\frac{4}{9}$ together. *Answer* $2\frac{64}{1080}$.

Add $\frac{514}{7938}$, $\frac{61}{954}$, and $\frac{75}{701}$ together. *Answer* $1\frac{1585881851}{3626639421}$.

CASE 3.

When the Fractions to be added are Compound Fractions, reduce them to Single Fractions, and then to a Common Denominator, and proceed as above.

EXAMPLE. Add $\frac{1}{2}$ of $\frac{7}{8}$ and $\frac{5}{7}$ of $\frac{9}{14}$ together

Single $\frac{7}{16}$ Single $\frac{45}{98}$

which being reduced to Fractions of a Common Denominator

$\frac{7}{16} = \frac{686}{1568}$ and $\frac{45}{98} = \frac{720}{1568}$

Then $\frac{686}{1568} + \frac{720}{1568} = \frac{1411}{1568}$ the Sum required.

CASE 4.

When mix'd Numbers are propoſed to be added together, reduce their fractional Parts to one Denomination, and add their Sum to the total Amount of the whole Numbers.

EXAMPLE. Add $476\frac{1}{3}$ and $24\frac{3}{4}$ and $74\frac{5}{6}$ and $81\frac{3}{8}$ and $152\frac{5}{14}$ together.

Note, When the fractional Parts are reduced to a Common Denominator, as before taught, they will be as follows:

$476\frac{56}{168}$
$24\frac{126}{168}$
$74\frac{140}{168}$
$81\frac{63}{168}$
$152\frac{60}{168}$

$\frac{445}{168}$ Sum of the fractional Parts.

$809\frac{109}{168}$ The Anſwer $= 2\frac{109}{168}$

Subtraction.

RULE.

After the given Fractions are prepared by Reduction, you have no more to do than ſubtract their Numerators from each other, their Difference will be a new Numerator, under which ſubſcribe the Common Denominator, as in Addition.

EXAMPLES.

Let it be requir'd to take $\frac{3}{21}$ from $\frac{17}{21}$

$\frac{17}{21} - \frac{3}{21} = \frac{14}{21}$ The *Anſwer*.

From $\frac{17}{21}$ take $\frac{3}{11}$

Theſe reduced are $\frac{187}{231}$ and $\frac{63}{231}$

187
63

24 *Anſwer* $\frac{24}{231}$.

Subtract $\frac{2}{3}$ of $\frac{3}{8}$ or its Equal $\frac{10}{24}$ from $\frac{9}{11}$.

Theſe reduced to a common Denominator, will be $\frac{110}{264}$ and $\frac{216}{264}$.

And ſo the *Anſwer* is $\frac{86}{264}$, or in its leaſt Terms $\frac{43}{132}$.

From $\frac{3}{8}$ of 5 take $\frac{7}{13}$ of $\frac{19}{21}$.

Theſe reduced to ſingle Fractions, will be $\frac{15}{8}$ and $\frac{133}{273}$, and then to a Common Denominator $\frac{92169}{21864}$ and $\frac{10648}{21864}$

And the *Anſwer* is $\frac{81521}{21864} = 3\frac{10529}{21864}$.

From

From $4\frac{1}{4}$ take $1\frac{1}{7}$; or when the fractional Parts are reduced to a Common Denominator, from $4\frac{21}{28}$ take $1\frac{4}{28}$, remains $3\frac{17}{28}$ the *Anſwer*.

More EXAMPLES.

Subtract $\frac{5}{9}$ from $3\frac{1}{2}$. *Anſwer* $2\frac{17}{18}$.
Subtract $\frac{1}{7}$ of $\frac{1}{5}$ of $\frac{3}{4}$ from 7. *Anſwer* $6\frac{13}{81}$.

Multiplication of Vulgar Fractions.

In order to perform either Multiplication or Diviſion, the Terms muſt be prepared thus: Reduce compound Fractions to ſingle ones, and mix'd Numbers to improper Fractions. It will be convenient alſo to abbreviate them to their loweſt Terms, where it may be done.

Then Multiplication is thus performed.

RULE.

Multiply the Numerators of the Multiplicand and Multiplyer together, for a new Numerator; and their Denominators into one another, for a new Denominator. As in theſe

EXAMPLES.

1. Multiply $\frac{3}{8}$ by $\frac{7}{19}$.
$3 \times 7 = \underline{21}$ New Numerator.
$8 \times 19 = 152$ New Denominator.

2. What is the Product of $\frac{9}{3}\frac{1}{1}\frac{4}{4}\frac{4}{7}$ multiply'd by $\frac{7}{4}\frac{3}{7}\frac{3}{1}$? *Anſwer* $\frac{6}{1}\frac{6}{4}\frac{7}{8}\frac{2}{2}\frac{2}{1}\frac{2}{7}$

3. What is the Product of $\frac{1}{2}$ of $\frac{7}{8}$ by $5\frac{7}{19}$? *Anſwer* $2\frac{5}{1}\frac{3}{5}\frac{3}{2}$

4. Multiply $7\frac{1}{2}$ by $8\frac{2}{3}$. *Anſwer* 65

Diviſion of Vulgar Fractions.

When you have made the ſame Preparation of the Terms as directed in Multiplication, Then Diviſion is thus perform'd.

RULE.

Multiply the Numerator of the Dividend by the Denominator of the Diviſor, the Product is the Numerator of the Quotient; and multiply the Denominator of the Dividend by the Numerator of the Diviſor, the Product is the Denominator of the Quotient. As in theſe

EXAMPLES.

1. Divide $\frac{1}{2}$ by $\frac{3}{4}$. *Anſwer* $\frac{2}{3}$

2. Divide $\frac{1}{1}\frac{1}{7}\frac{9}{1}$ by $\frac{1}{9}\frac{1}{1}\frac{3}{7}$. *Anſwer* $6\frac{1}{2}\frac{0}{5}\frac{3}{5}\frac{7}{7}\frac{1}{2}$

3. Divide $\frac{1}{3}$ of 7 by $\frac{7}{15}$ of $\frac{3}{8}$ of $\frac{3}{7}$. *Anſwer* $31\frac{7}{63}$

4. Divide $\frac{1}{2}$ of $\frac{3}{4}$ of 7 by $\frac{5}{8}$ of 11. *Anſwer* $\frac{28}{55}$

To find the Value of a Fraction, or to reduce it to the known Parts of an Integer.

RULE.

Multiply the Numerator of the Fraction, by ſuch a Number of Units of the next leſs Denomination, as is equal to a Unit of that Name which the Fraction is of, and divide the Product by the Denominator; the Quotient ſhews the Parts ſought, and the Remainder becomes a new Numerator to the given Denominator, which muſt ſtill be valued by the ſame Rule, 'till 'tis brought into the leaſt known Parts of an Integer.

EXAMPLE I.

EXAMPLE 1. What is the Value of $\frac{7}{8}$ of a Pound Sterling.

7
20
---
8)140(17 Shillings
60
---
4 Shillings remain
12
---
8)48(6 Pence
0

Answer 17*s.* 06*d.*

EXAMPLE 2. What is the Value of $\frac{5}{19}$ of a Guinea?

5
21
---
19)105(5 Shillings
10
12
---
19)120(6 Pence
6
4
---
19)24(1
5 remains

Answer 5*s.* 6*d.* 1*qr.* $\frac{5}{19}$

EXAMPLE 3. What is the Value of $\frac{134}{146}$ of a C Weight?

134
4
---
146)536(3 qr. of C.
98
28

784
196
---
146)2744(18 lb.
1284
---
116 remains
16

696
116
---
146)1856(12 oz.
396
---
104 remains
16

624
104
---
146)1664(11 dr.
204
---
58 remains

Answer 3qr. 18lb. 12oz. 11dr. $\frac{58}{146}$.

EXAMPLE 4. Find the Value of $\frac{31}{42}$ of a Pound, Avoirdupoise.

31
16

186
31
---
42)496(11 Ounces
76
---
34 remains
16

204
34
---
42)544(12 Drams
124
---
40 remains

Answer 11oz. 12dr. $\frac{40}{42}$ or $\frac{20}{21}$

More EXAMPLES.

Value $\frac{74}{104}$ of a C. Weight. *Answer* 2qr. 11lb. 08oz. 04dr. $\frac{96}{104}$.

Find the Value of $\frac{7}{97}$ of a lb. Troy. *Answer* 8oz. 15dwts. 16gr. $\frac{8}{97}$.

What's the Value of $\frac{7}{8}$ of $\frac{87}{104}$ of 7*£.* 13*s*? *Answer* 6*£.* 04*s.* 10*d.* 1*qr.* $\frac{400}{832}$.

What is $\frac{11}{24}$ of 7 C. $\frac{3}{4}$ Weight? *Answer* 3C. 2qr. 5lb. $\frac{5}{6}$.

DECIMAL

Decimal Arithmetick.

A Decimal Fraction is ſuch whoſe Denominator is never expreſs'd in the Operation, but always underſtood to be 10, 100, 1000, 10000, *&c.*

And ſuch a Fraction is known from a whole Number, by having a Comma or Point ſet on the Left Hand thereof.

Thus ,36 is a Decimal Fraction, whoſe Denominator is 100; for the Denominator of a Decimal Fraction is an Unit with as many Cyphers on the Right Hand thereof, as there are Figures or Places in the Decimal given; ſo that the Denominator of ,6 is 10, of ,35 is 100, of ,182 is 1000, *&c.*

When Cyphers are placed before any Figure, the Value is leſſen'd by them, for each 10 Times; for if to the Decimal Fraction ,1, which ſignifieth one Tenth, when it hath a Cypher prefix'd thus ,01, it then ſignifieth but one hundredth Part, and ,02 two Parts of an Hundred, *&c.*

The Notation of Decimals will plainly appear, from what has been before ſaid, concerning the Notation of Whole Numbers; for if the Mark of Diſtinction be placed to the Right Hand of Unity, and thoſe Figures continued, the firſt of theſe muſt be a Tenth Part of what it would have been, if it ſtood in the next Place to the Left Hand; (that of Unity by the Value of Places) and ſo the firſt Place below Unity gives Tenths, and a Figure in the ſecond Place below Unity, is but a tenth Part of what it would have been if it ſtood in the firſt Place below Unity, for the ſame Reaſon; and ſo the ſecond Place below Unity gives Tenths of Tenths, or Hundredths, and ſo of the reſt as in the following Table.

The Notation Table.

Millions.	Hundred Thouſandths.	Tens of Thouſands.	Thouſands.	Hundreds.	Tens.	Units.	,	Tenth Parts.	Hundredth Parts.	Thouſandth Parts.	Ten Thouſandth Parts.	Hundred Thouſandth Parts.	Millionth Parts.	Ten Millionth Parts.
5	8	5	4	3	7	5	,	3	8	4	7	1	5	6
Whole Numbers.								Decimal Parts.						

Cyphers annex'd to Decimal Fractions, neither add to nor diminiſh their Value; for if to ,3 you add two Cyphers thus ,300 it then ſignifies three hundred Parts of a Thouſand, which is no more than the three tenth Parts, which is of the ſame Signification as before the Cyphers were added; for if to the Numerator ,300, we under-write its Denominator 1000, as a Vulgar Fraction, thus $\frac{300}{1000}$, and cut off two Cyphers in both, thus, $\frac{3}{10}|\frac{00}{00}$, the Remainder towards the Left Hand will be $\frac{3}{10}$, or ,3 as before.

Addition of Decimals.

To add Decimals together, is altogether the ſame, as to add whole Numbers, obſerving the following

Rule.

Always take Care to place every Figure of the ſame Degree or Denomination, under the like

like Place or Degree with thoſe directly over them, and from the Total to prick off as many decimal Places, as are equal to the greateſt Number of decimal Places in any of the given Ranges to be added. The Figures towards the Left Hand will be the whole Number, and the Figures prick'd off, will be the decimal Places.

EXAMPLE. Add into one Sum 3287, Feet, and 29,76 Feet, and ,4791 Feet, and 374 Feet.

	Feet. Parts.
Theſe Numbers being rightly plac'd, will ſtand thus:	328,7
	29,76
	0,4791
	374,0
Total	732,9391

Here I prick off four Figures in the Total, becauſe the Decimal of the greateſt Number of Places conſiſt of four Places, and the Total is 732,9391; that is ſeven Hundred thirty-two Feet, and nine Thouſand three Hundred and ninety-one ten thouſandth Parts of a Foot.

Subtraction of Decimals.

The Subtraction of Decimals is the very ſame with that of whole Numbers, as is evident by the following Examples, only obſerving to cut off from the Remainder, ſo many decimal Places as are the moſt in either of the given Numbers.

EXAMPLES.

£.	Feet	Yards
From 3751,49763	From 647,53867	From 647
Take 1982,47514	Take 49,389	Take 34,697843
Remain 1769,02249	Remain 598,14967	Remain 612,302157

The Proof of Addition and Subtraction in Decimals, is the ſame with that of whole Numbers.

Multiplication of Decimals.

There is no Difference between the Operations here, and by Integers, only obſerve, That there muſt be juſt as many decimal Parts cut off by the ſeparating Point from the Product, as there are Decimals in both the Multiplicand and Multiplyer reckon'd together.

EXAMPLE 1.	EXAMPLE 2.	EXAMPLE 3.	EXAMPLE 4.
7419,83	302,4	78,451	5348
3,48	2,23	278	,0325
5935864	9072	627608	26740
2967932	6048	549157	10696
2225949	6048	156902	16044
25821,0080	674,352	21809,378	173,8100

But if the Product conſiſt not of ſo many Figures as there ought to be decimal Places as the Rule requires: In this Caſe the Defect muſt be ſupply'd by prefixing Cyphers to the Product, as in theſe

EXAMPLES.

,14798	,03217
,09487	,0325
103586	16085
118384	6434
49192	9651
133182	
,0140388626	,001045525

Note, That, when a Decimal Fraction, or mix'd Number is to be multiply'd by an Unit, with Cyphers annex'd to them, as 10, 100, 1000, 10000, *&c.* you are only to remove the ſeparating Point ſo many Places toward the Right Hand, in the Multiplicand, as there are Cyphers in the Multiplyer.

Thus 3,7498	Multiply'd by	10 100 1000 10000	The Product will be	37,498 374,98 3749,8 37498

For Practice take the following Examples, without the Work at large.

756,49 × 579 = 43800,771

5306,74 × 45,007 = 238840,44718

7901,375 × 30000 = 237041250

0,56879 × 0,05674 = 0,0322731446

0,03246 × 0,02364 = 0,0007672544

Diviſion of Decimals.

This Rule is perform'd in all Reſpects as Diviſion of whole Numbers. The only Difficulty is, to know how many decimal Places to prick off towards the Right Hand of the Quotient; which may be done by the following general Rule, *viz.*

If the decimal Places in the Dividend are not ſo many as thoſe in the Diviſor; ſo many Cyphers muſt be annex'd to the Dividend, as will make them equal: Whence ariſe the four following Caſes.

CASE 1.

When the decimal Places in the Diviſor and Dividend are equal, the Quotient will be whole Numbers,

As in theſe Examples:

2,23)6743,52(3024	0,09487)1403,88626(14798
669	9487
535	45518
446	37948
892	76706
892	66409
000	92972
	85383
	75896
	75896
	00000

CASE 2.

When the decimal Places in the Dividend exceed thoſe in the Diviſor, cut off from the Quotient the Exceſs, or Difference for decimal Parts, as in theſe

EXAMPLES.

```
48,75)1567,45875(32,153        25,324)237,34691084(9,37241
      14625                          227916
      -----                          ------
      10495                          94309
       9750                          75972
       ----                          -----
       7458                          183371
       4875                          177268
       ----                          ------
       25837                          61030
       24370                          50648
       -----                          -----
       14625                         103828
       14625                         101296
       -----                         ------
       0000                           25324
                                      25324
                                      -----
                                      00000
```

N. B. If after Diviſion there be a Remainder, imagine Cyphers, as many as you pleaſe, annex'd to the Dividend, as decimal Places, which bring down, and proceed with the Diviſion, 'till you come to no Remainder, or a ſufficient Degree of Exactneſs.

EXAMPLE. 25,6)74,375(2,9052734375

```
2317
1350
700
1880
880
1120
960
1920
1280
000
```

Here the decimal Places, with the Cyphers annex'd, are eleven; whereas in the Diviſor, there is only one: Therefore ten decimal Places muſt be cut off from the Quotient.

CASE 3.

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Case 3.

When the decimal Places in the Diviſor exceed thoſe of the Dividend, ſo many Cyphers muſt be annex'd to the Dividend, as will make them equal to thoſe in the Diviſor. Then will the Quotient be whole Numbers, as in the firſt Caſe.

Example.

Divide 384,2 by 15,368, and 27720,4 by 3,746.

```
15,368)384,200(25          3,746)27720,400(7408
  30736                      26222
  -----                      -----
  66840                      14984
  66840                      14984
  -----                      -----
  0000                       0000
```

Case 4.

When there are not ſo many decimal Places produc'd in the Quotient, after the Diviſion is finiſh'd, as there ought to be decimal Places, as requir'd by the general Rule; ſupply the Defect by prefixing Cyphers before it,

As in theſe Examples.

Let it be requir'd to divide 21,095424 by 5232, and 13,872595 by 374,935.

```
5232)21,095424(,004032     374,935)13,872595(,037
  20928                      1124805
  -----                      -------
  16742                      2624545
  15696                      2624545
  -----                      -------
  10464                      0000
  10464
  -----
  000
```

Note, When any Number (either decimal or mix'd) is given to be divided by an Unit, with Cyphers annex'd thereto, (as 10, 100, 1000, *&c.*) it is only removing the Separatrix in the Dividend, ſo many Places farther towards the Left Hand, as there are Cyphers annex'd to the Unit, prefixing Cyphers to the Dividend, to ſupply vacant Places, if Need be.

Thus, if 3759 were to be divided by { 10, 100, 1000, 10000, 100000 } The Quotient would be { 375,9 ; 37,59 ; 3,759 ; ,3759 ; ,03759 }

'Twill be needleſs to give any more Examples at large; I ſhall therefore inſert only a few Dividends and Diviſors, with their Quotients, which contain all the Varieties that can happen in Diviſion of Decimals.

```
784) 281456 (359          7,84) 28,1456(3,59
784) 281,456(,359          7,84) 281456,00(3590
784) 28,1456(,0359        ,0784) 281,4560(3590
7,84)2814,56(359          ,0784),281456(3,59
```

To reduce Vulgar Fractions into Decimals, and the contrary.

All Vulgar Fractions may be turn'd into decimal Fractions by this Rule, *viz.*

As the Denominator of the vulgar Fraction is to its Numerator, ſo is 10, 100, 1000, 10000, *&c.* to the decimal Fraction for the Value of the vulgar Fraction, as for

EXAMPLE.

'Tis requir'd to reduce, or change $\frac{1}{2}$ into a decimal Fraction.

As 2 : 1 :: 10

To ,5 a decimal Fraction $= \frac{1}{2}$

So $\frac{13}{15}$ is made a decimal Fraction

Thus: 15 : 13 :: 10000

To ,8666 *&c.* $= \frac{13}{15}$

From whence ariſes this general Rule.

Add Cyphers, at Pleaſure, to the Numerator; then divide it by the Denominator, and for the decimal Places cut off as many Figures from the Quotient, as there are Cyphers added to the Numerator.

EXAMPLE 1. Reduce $\frac{3}{4}$ to a decimal Fraction.

4)300

Anſwer ,75

EXAMPLE 2. Reduce $\frac{17}{21}$ to a Decimal.

Anſwer 21)17000(,805

EXAMPLE 3. Reduce $\frac{482}{597}$ to a Decimal.

597)482(,69153 *&c.*

To reduce Money, Weights, Meaſures, &c. to Decimals.

Firſt expreſs the Coin, Weight, *&c.* in form of a vulgar Fraction, placing the known Parts of the Integer under the given Parts for a Denominator; then reduce that Fraction to a Decimal.

EXAMPLES.

Reduce 10*d.* to the Decimal of a Pound Sterling.

240 Pence make a £. and 10*d.* is $\frac{10}{240}$ of a £.

Then 240)1000000(,04166, *&c.* The *Anſwer.*

400

1600

1600

160

Reduce 4*s.* 07*d.* $\frac{1}{2}$ to the Decimal of a Pound Sterling.

4*s.* 07*d.* $\frac{1}{2} = 222$ Farthings.

In a Pound Sterling are 960 Farthings.

Conſequently 4*s.* 07*d.* $\frac{1}{2}$ is $\frac{222}{960}$ of a Pound.

Then 960)222000(,23125 The *Anſwer.*

300

120

240

480

000

Reduce

Reduce 3qr. 17lb. to the Decimal of a C. weight.

3 qrs. 17lb. = $\frac{101}{112}$ therefore 112)10100000(,910714 The *Answer*.

120

800

160

480

32

Reduce 3C. $\frac{3}{4}$ 03lb. into the Decimal of a Tun.

4

15
28

123
30

423

2240 lb. make a Tun, and 423 lb. is $\frac{423}{2240}$.

Then 2240)423000000(,188839

19900

19800

18800

8800

20820

640

N. B. After the ſame eaſy Manner are the following Tables made.

But the Decimal of any Number of Shillings, Pence, and Farthings, may be written down in one Line, without any Burthen to the Memory. Thus:

Rule.

If the Number of Shillings be even, ſet down half their Number in the firſt Place of Decimals, and reduce the remaining Part of the Money into Farthings, ſetting down their Number in the ſecond and third Places for Decimals; always remembring to add one, when the Number amounts to, or exceeds 25: But obſerve, that if the Number of Shillings be odd, then the ſecond Place muſt be encreas'd by 5, for the odd Shilling.

Thus the Decimal of 6*s.* 9*d.* $\frac{1}{2}$ will be ,339: The 3, in the firſt Place of Decimals, ſtanding for 6*s.* and the Pence being reduc'd into Farthings, is 38 Farthings, which exceeding 25, I add 1, then ,339 is the true Decimal of 6*s.* 9*d.* $\frac{1}{2}$.

In like Manner 18*s.* 05$\frac{1}{4}$ will be ,921. And 4*s.* 10*d.* $\frac{1}{2}$ will be ,242. And 17*s.* 4*d.* $\frac{3}{4}$ will be ,869; 5 being added to the ſecond Place for the odd Shilling.

And

And the like of other Sums, as 19*s.* 10*d.* ½ will be ,992. And 13*s.* 03*d.* ½ will be ,664.

To value any DECIMAL *in a lower Denomination.*

RULE.

Multiply the given Decimal by the Number of the leſſer Denomination contain'd in one of the greater, and the Product ſhall be the Anſwer.

EXAMPLES.

Value ,339 £. in Shillings, Pence, and Farthings.

```
      20
    ------
Shil. 6,780
      12
    ------
Pen.  9,360
       4
    ------
Far.  1,440      Anſwer 6s. 9d. 1,44.
```

Value ,73954 C. in Quarters, Pounds, Ounces, and Drams.

```
        4
    --------
qrs.  2,95816
        28
    --------
      766528
     191632
    --------
lbs. 26,82848
        16
    --------
      497088
       82848
    --------
oz.  13,25568
        16
    --------                  qrs. lb. oz. dr.
dr.  1,53408      Anſwer      2  26  13  01
```

And in like Manner for any other Weight or Meaſure.

But the decimal Parts of a Pound Sterling may be valu'd at Sight by this

RULE.

For the firſt Figure account twice as many Shillings as it contains Units; the next two Figures ſignify ſo many Farthings (leſs 1 in every 24) as they contain Units; and if the ſecond Figure be five, or above 5, then add 1 to the Shillings before found, the other Figures after the three foremoſt, if any, being only the Fractions of a Farthing, are inconſiderable in Practice.

EXAMPLES.

Value 75£. *Anſwer* 15s.

Value ,375£. *Anſwer* 7s. 6*d.*

Value ,777£. *Anſwer* 15s 6*d.* ½.

But

But ſince it is troubleſome to reduce vulgar Fractions this Way into Decimals, I have annex'd Tables, ready calculated, of the moſt eminent known Parts of Money, Weights, Meaſures, *&c.* as are moſt ſuitable to any one's Occaſion.

Decimal Tables.

Table I.

Engliſh Money. The Integer being a Pound Sterling.

Shill.	Decim.	Shill.	Decim.
19	,95	9	,45
18	,9	8	,4
17	,85	7	,35
16	,8	6	,3
15	,75	5	,25
14	,7	4	,2
13	,65	3	,15
12	,6	2	,1
11	,55	1	,05
10	,5		

Pence with Farthings.	Decimals of a Pound.
3	,0489583
2	,0479166
1	,046875
11 0	,0458333
3	,0447916
2	,04375
1	,0427082
10 0	,0416666
3	,040625
2	,0395833
1	,0385416
9 0	,0375
3	,0364583
2	,0354166
1	,034375
8 0	,0333333
3	,0322916
2	,03125
1	,0302083
7 0	,0291666
3	,028125
2	,0270833
1	,0260416
6 0	,025
3	,0239583
2	,0229166
1	,021875
5 0	,0208333
3	,0197916
2	,01875
1	,0177708
4 0	,0166666
3	,015625
2	,0145833
1	,0135416
3 0	,0125
3	,0114583
2	,0104166
1	,009375
2 0	,0083333
3	,0072916
2	,00625
1	,0052083
1 0	,0041666
3 Farth.	,003125
2 Farth.	,0020833
1 Farth.	,0010416

Table II.

Troy Weight. The Integer being a lb. weight.

Ounces	Decimals of a lb.
11	,9166666
10	,8333333
9	,75
8	,6666666
7	,5833333
6	,5
5	,4166666
4	,3333333
3	,25
2	,1666666
1	,0833333
¾	,0624999
½	,0416666
¼	,0208333

This Table will ſerve alſo for Inches, Months, or Dozens.

Table III.

Troy Weight. The Integer being one Ounce.

Penny weights	Decim. of an Ounce
19	,95
18	,9
17	,85
16	,8
15	,75
14	,7
13	,65
12	,6
11	,55
10	,5
9	,45
8	,4
7	,35
6	,3
5	,25
4	,2
3	,15
2	,1
1	,05

Grains.	Decim. of an Ounce
20	,0416666
10	,0208333
9	,0875
8	,0166666
7	,0145833
6	,0125
5	,0104166
4	,0083333
3	,00625
2	,0041666
1	,0020833

Table IV.

Of Avoirdupoiſe Weight. The Integer being a C. wt. or 112 lb.

Qrs. of a C. wt.	Decim. of a C. wt.
3	,75
2	,5
1	,25

Pounds.	Decimals.
27	,2410714
26	,2321428
25	,2232142
24	,2142857
23	,2053571
22	,1964285
21	,1875
20	,1785714
19	,1696428
18	,1607142
17	,1517857
16	,1428571
15	,1339285
14	,125
13	,1160714
12	,1071428
11	,0982142
10	,0892857
9	,0803571
8	,0714285
7	,0625
6	,0535714
5	,0446428
4	,0357142
3	,0267857
2	,0178571
1	,0089285

Ounces	Decim. of a C. wt.
15	,0083705
14	,0078125
13	,0072544
12	,0066964
11	,0061383
10	,0055803
9	,0050223
8	,0044642
7	,0039062
6	,0033482
5	,0027901
4	,0022321
3	,0016741
2	,0011160
1	,0005580
¾	,0004185
½	,0002790
¼	,0001395

TABLE V.

Avoirdupoiſe ſmall Weight.
The Integer being a Pound.

Ounces	Decimals.
15	,9375
14	,875
13	,8125
12	,75
11	,6875
10	,625
9	,5625
8	,5
7	,4375
6	,375
5	,3125
4	,25
3	,1875
2	,125
1	,0625

Drams.	Decimals. of a lb.
15	,05859375
14	,0546875
13	,05078115
12	,046875
11	,04296875
10	,0390625
9	,03515625
8	,03125
7	,02734375
6	,0234375
5	,01953125
4	,015625
3	,01171875
2	,0078125
1	,00390625
¾	,00292696
½	,0019531
¼	,0009765

TABLE VI.

Meaſures.
Liquid. Dry.
Integer
1 Gall. 1 Quarter.

Pints	Decim.	Buſh.
7	,875	7
6	,75	6
5	,625	5
4	,5	4
3	,375	3
2	,25	2
1	,125	1

qr. p.	Decim.	Pecks
3	,09375	3
2	,0625	2
1	,03125	1

Decimals of a Qr.	Quarter Pecks
,0234375	3
,015625	2
,0078125	1

Decimals of a Qr.	Pints.
,005859	3
,003906	2
,001953	1

Cloth Meaſure.
A Yard being the Integer.

Qrs.	Decim.
3	,75
2	,5
1	,25

Nails	Decim.
3	,1875
2	,125
1	,0625

TABLE VII.

Time.
The Integer a Year.

Days	Decim.
300	,8219173
200	,5479452
100	,2739726
90	,2465753
80	,219178
70	,1917806
60	,1643832
50	,1369863
40	,109589
30	,0821916
20	,0547944
10	,0273972
9	,0246572
8	,0219172
7	,0191779
6	,0164386
5	,0136986
4	,0109586
3	,0082193
2	,0054793
1	,0027397

Time.
The Integer a Day.

Hours	Decim.
20	,8333333
10	,4166666
9	,375
8	,3333333
7	,2196666
6	,25
5	,2083333
4	,1666666
3	,125
2	,0833333
1	,0416666

Min.	Decim. of a Day.
50	,0347222
40	,0277777
30	,0208333
20	,0138880
10	,0069444
9	,00625
8	,0055555
7	,0048611
6	,0041666
5	,0034722
4	,0027777
3	,0020833
2	,0013888
1	,0006944

The Rule of Three *by* Decimals.

This being the ſame as in Whole Numbers, 'twill be needleſs to repeat what has been ſaid there: Only obſerve, that if the given Numbers are not propos'd decimally, that then they muſt be reduc'd into Decimals before you proceed in the Operation; as in this

Example.

If 4 C. ¼ 20 lb. coſt 14 £. 12 *s.* What will 19 C. coſt?

Which when prepar'd will ſtand thus:

C. £. C.
4,4285714 : 14,6 :: 19

19

1314
146

£.
4,4285714)277,4000000000(62,638

116857160

282857320

171430360

385732180

31446478

If you are deſirous of other Examples, you may take thoſe propos'd in *Vulgar Arithmetick*.

The Uſe of Decimals in computing Simple or Compound Intereſt; as alſo, of Rebate or Diſcount.

As theſe Rules have been ſufficiently explain'd heretofore, it remains now only to ſhew, with how much greater Facility the ſame are perform'd by Decimals.

Simple Intereſt.

The Intereſt of any Sum of Money for one Year, is found by multiplying the Principal by the Intereſt of one Pound for a Year, and the Product will be the Anſwer.

Note, The Intereſt of 1 £. for a Year, is found by dividing the Rate of Intereſt by 100.

Thus at $\left\{\begin{matrix}3\\4\\5\end{matrix}\right\}$ *per Cent.* the Multiplyer will be $\left\{\begin{matrix},03\\,04\\,05\end{matrix}\right\}$

Examples.

1. What is the Intereſt of 325 £. for one Year, at the Rate of 4 *per Cent?*

£. 325 Principal Money
,04 the hundredth Part of 4 £.

£. 13,00 The *Anſwer.*

2. What is a Year's Intereſt of 157 £. 17 *s.* 6 *d.* at 5 *per Cent?*

£. ,157

£. 157,875 is the Decimal for 157£. 17s. 6d.
,05 the hundredth Part of 5£.

7,89375 which is the Decimal anſwering to 7£. 17s. 6d. the Intereſt of 157£. 17s. 6d.

And ſo for any Sum, at any other Rate of Intereſt.

2. To find the Intereſt of any Sum of Money for more Years than one, you muſt multiply the Amount of one Year's Intereſt by the Number of Years propos'd; as in this

EXAMPLE.

What is the Intereſt of 376£. 13s. for 6 Years, at 3 *per Cent. per Annum?*

£. 375,65 the Decimal equivalent to 375£. 13s.
,03

£. 11,2695 Intereſt for 1 Year.
6

£. 67,6170 or £. 67 12 4 } Intereſt for 6 Years.

Again. When the Time is leſs than a Year, you muſt take a proportional Part of a Year's Intereſt for the ſame; as in the following

EXAMPLES.

1. What is the Intereſt of 470£. 10s. for 5 Months, at 4£. 10s. *per Cent. per Annum?*

£. 470,5
,045

23525
18820

21,1725 Intereſt for a Year.

which ÷ 3 | 7,0575 Intereſt for 4 Months.
this ÷ 4 | 1,76437 Intereſt for 1 Month.

8,82187 or 8£. 16s. 05d. } Intereſt for 5 Months.

2. What is the ſimple Intereſt of 847£. 12s. 08d. for 7 Months 12 Days, at 5*l. per Cent. per Annum?*

327£.

327 £.
,05

16,35 Intereſt for a Year.

£.
16,35

S ÷ 2 | 8,175 Intereſt for 6 Months.
a ÷ 3 | 2,725 for 2 Months.
a ÷ 3 | 2,725 for 2 Months.

Anſwer £. 13,625 } for 10 Months.
or
13*l.* 12*s.* 9*d.* }

4. To find the Intereſt of any Sum, for any Number of Days, at any Rate of Intereſt.

RULE.

Firſt find the Intereſt for 1 Year, as before taught, which being divided by 365, gives the Intereſt for 1 Day; then multiply the Intereſt of 1 Day by the Number of Days propos'd.

Or otherwiſe, Thus:

Having found the Intereſt for 1 Year, multiply that Amount by the Number of Days propos'd, and divide the Product by 365.

EXAMPLE.

What is the Intereſt of 364*l.* 18*s.* for 154 Days, at 5 *per Cent. per Annum?*

£. 364,9
,05

365)18,245000(,049986
3645
3600
3150
2300
110

,049986
154
199944
249930
49986

7,697844 }
or
7*l.* 13*s.* 11*d.* ½ }

Or thus:

£. 364,9
,05

18245
154
72,980
91225
18245

365)2809,730(7,697 or 7*l* 13*s.* 11*d.* ½ as before.
2547
3573
2880
225

But the Intereſt of a Sum of Money, for any Number of Days, may be more readily found by multiplying the principal Money by the Intereſt of one Pound for one Day, and that Product by the Number of Days propos'd.

The Intereſt of one Pound for one Day, at all Rates of Intereſt, from 1 to 10 *per Cent.*

at	1 *l. per Cent.*	is	,000027397260 28
	2		,000054794520 56
	3		,000082191780 84
	4		,000109589041 12
	5		,000136986301 40
	6		,000164383561 68
	7		,000191780821 96
	8		,000219178082 24
	9		,000246575342 52
	10		,000273972602 80

Which Table is made thus: The Intereſt of 100 *l.* being divided by 100, gives the Intereſt of 1 *l.* for a Year; this again divided by 365, gives the Intereſt of 1 *l.* for 1 Day; which, being multiply'd into both the principal Sum and Number of Days, gives the Intereſt for the requir'd Time.

Example.

What is the Intereſt of 725 *l.* 15 *s.* for 74 Days, at 4 *per Cent. per Annum?*

,00010958904 Intereſt of 1 *l.* for 1 Day.
725,75 Principal.

54794520
76712328
54794520
21917808
76712328

,07953424578 Intereſt for 1 Day.
74 Days.

31813698312
55673972046

Anſw. 5,88553418772 or 5 *l.* 17 *s.* 8 *d.* ½.

For the more eaſy finding the Number of Days, from any one Time given to any other, the following Table is made.

A TABLE, ſhewing the Number of Days between any Day in one Month to the ſame Day in any other.

From	*January.*	*Februar.*	*March.*	*April.*	*May.*	*June.*
	Feb. 31	*Mar.* 28	*Apr.* 31	*May* 30	*Jun.* 31	*July* 30
	Mar. 59	*Apr.* 59	*May* 61	*Jun.* 61	*July* 61	*Aug.* 61
	Apr. 90	*May* 89	*Jun.* 92	*July* 91	*Aug.* 92	*Sep.* 92
	May 120	*Jun.* 120	*Jul.* 122	*Aug.* 122	*Sep.* 123	*Oct.* 122
	Jun. 151	*Jul.* 150	*Aug.* 153	*Sep.* 153	*Oct.* 153	*Nov.* 153
To	*Jul.* 181	*Aug.* 181	*Sep.* 184	*Oct.* 183	*Nov* 184	*Dec.* 183
	Aug. 212	*Sep.* 212	*Oct.* 214	*Nov.* 214	*Dec.* 214	*Jan.* 214
	Sep. 243	*Oct.* 242	*Nov* 245	*Dec.* 244	*Jan.* 245	*Feb.* 245
	Oct. 273	*Nov.* 273	*Dec.* 275	*Jan.* 275	*Feb.* 276	*Mar* 273
	Nov. 304	*Dec.* 303	*Jan.* 306	*Feb.* 306	*Mar* 304	*Apr.* 304
	Dec. 334	*Jan.* 334	*Feb.* 337	*Mar* 334	*Apr.* 335	*May* 334
	Jan. 365	*Feb.* 365	*Mar* 365	*Apr.* 365	*May* 365	*Jun.* 365

From	*July.*	*Auguſt.*	*Septem.*	*October.*	*Novem.*	*Decemb.*
	Aug. 31	*Sep.* 31	*Oct.* 30	*Nov.* 31	*Dec.* 30	*Jan.* 31
	Sep. 62	*Oct.* 61	*Nov.* 61	*Dec.* 61	*Jan.* 61	*Feb.* 62
	Oct. 92	*Nov.* 92	*Dec.* 91	*Jan.* 92	*Feb.* 92	*Mar.* 90
	Nov. 123	*Dec.* 122	*Jan* 122	*Feb.* 123	*Mar* 120	*Apr.* 121
	Dec 153	*Jan.* 153	*Feb.* 153	*Mar* 151	*Apr.* 151	*May* 151
To	*Jan.* 184	*Feb.* 184	*Mar* 181	*Apr.* 182	*May* 181	*Jun.* 182
	Feb. 215	*Mar* 212	*Apr.* 212	*May* 212	*Jun.* 212	*July* 212
	Mar 243	*Apr.* 243	*May* 242	*Jun.* 243	*July* 242	*Aug.* 243
	Apr. 274	*May* 273	*Jun.* 273	*July* 273	*Aug.* 273	*Sep.* 274
	May 304	*Jun.* 304	*July* 303	*Aug.* 304	*Sep.* 304	*Oct.* 304
	Jun. 335	*July* 334	*Aug.* 334	*Sep.* 335	*Oct.* 334	*Nov.* 335
	July 365	*Aug.* 365	*Sep.* 365	*Oct.* 365	*Nov.* 365	*Dec.* 365

The Uſe of the foregoing Table.

This Table ſhews the Number of Days, from any Day in one Month to the ſame Day in any other Month; as from the 3d, 7th, 15th, or 27th of *May*, to the 3d, 7th, 15th, or 27th of *November*, is 184 Days; which is found thus:

Find *May* at the Top of one of the Columns, then look down that Column, till you find *November*, againſt which ſtands 184, the Number of Days requir'd.

But if the Queſtion had been to know the Number of Days between the 7th of *May* and 23d of *November*, 16 muſt be added, and the Number of Days will be 200.

Again, if it be demanded from the 23d of *May* to the 14th of *November*, 9 muſt be ſubtracted, and the Number will be 175.

If the Time exceed a Year, as from the 19th of *May*, 1743, to the 19th of *November*, 1744, add 365 to the Number found in the Table, and the Anſwer will be 549.

COMPOUND INTEREST.

To find the Amount of any Sum of Money for any Number of Years; as of 728 *l.* for 6 Years, at 5 *per Cent. per Annum*, Compound Intereſt.

RULE.

RULE.

Find the Amount of 1 *l.* for 6 Years, and multiply the 6th Year's Amount by the Principal given.

	£.	£.	£.	£.	
Thus 1.	100	: 105	:: 1	: 1,05	at the End of 1 Year.
2.	100	: 105	:: 1,05		
			105		
3.	100	: 105	:: 1,1025		Amount at the 2d Year.
			105		
4.	100	: 105	:: 1,157625		Amount at the 3d Year.
			105		
5.	100	: 105	:: 1,21550625		Amount at the 4th Year.
			105		
6.	100	: 105	:: 1,2762819625		Amount of the 5th Year.
			105		
			1,340095640625		Amount at the 6th Year.
			728		Principal multiply'd.
The Amount of 728 *l.* for 6 Years.			975,589626374900		Anſwer.

Or it will be the ſame Thing to multiply the third Term continually, by 1,05, according to the Number of Years, 'till you have the Amount, as before found, and to multiply it by the Number of Years propos'd.

After this Method is the firſt Intereſt Table made, which ſhews the Amount of 1 *l.* for any Number of Years under 45, at the Rates of 3, 4, 5, 6, 7, and 8 *per Cent. per Annum.*

The Uſe of which is very eaſy; for 'tis only multiplying the tabular Number under the given Rate, and ſtanding againſt the Number of Years propos'd, by the Principal Money, their Product is the Amount requir'd.

2. To find the Amount of a yearly Penſion or Annuity, forborn for any Number of Years, how many ſoever, at any Rate of Compound Intereſt.

RULE.

Multiply the Amount of 1 *l.* for one Year, into the firſt yearly Payment; then add the ſecond yearly Payment to the Product, the Sum is the Amount in two Years: This again multiply'd by the ſame Amount, the Product, with the Addition of the third yearly Payment, is the Amount for three Years; and ſo proceed continually for any greater Number of Years.

EXAMPLE.

What will a Penſion of 25 *l. per Annum* amount to, being forborn 4 Years, at 6 *l. per Cent. per Annum*?

Firſt

	£.
First yearly Payment	25
multiply'd by	1,06
	26,50
To which add the 2d Year's Payment	25
gives	51,50 the Amount for 2 Years.
	1,06
	54,5900
Third yearly Payment added	25
	79,59 Amount in 3 Years.
	1,06
	84,3654
Fourth yearly Payment added	25
	109,3654 Amount in 4 Years.

And ſo is the ſecond Intereſt Table computed, which ſhews the Amount of 1 *l.* Annuity, for any Number of Years under 46, at the Rates of 3, 4, 5, 6, 7, and 8 *per Cent. per Annum*, Compound Intereſt.

But this Table may be more eaſily computed from the firſt, thus:

The firſt Line of the ſecond Table, or the firſt Year's Amount being known, if you add it to the firſt Line of the firſt Table, the Sum will be the Amount of 2 Years, or the ſecond Line of this Table; to which adding the ſecond Line of the firſt Table, you then have the Amount of 3 Years, or the third Line of this Table, *&c.*

EXAMPLE. At 5 *l. per Cent.*

1 *l.*	Firſt Year of the ſecond Table.
1,05	Firſt Year of the Firſt Table.
2,05	Second Year of the ſecond Table
1,1025	Second Year of the firſt Table.
3,1525	Third Year of the ſecond Table.
1,15762	Third Year of the firſt Table.
4,31012	Fourth Year of the ſecond Table, *&c.*

This Table is made uſe of in the ſame Manner as the firſt; as for

EXAMPLE.

	4,37461 the Amount of 1 *l.* Annuity for 4 Years, at 6 *per Cent.*
Multiply'd by	25
Gives	109,36525 as before.

REBATE,

Rebate, *or* Discount.

As this Rule has been ſufficiently explain'd in Whole Numbers, I am only to ſhew how readily the Diſcount of any Sum of Money may be computed by Decimals.

N. B. That the Sum of Money paid down inſtead of the Principal, due hereafter, may properly be call'd *the preſent Worth*; in regard, that if it were put out to Intereſt for the Days that the Diſcount is computed, it would amount to the Principal, due at the End of thoſe Days.

Example.

What is the preſent Worth, and what is the Diſcount of 370 *l.* 17 *s.* for 65 Days, at 5 *l. per Annum*, Diſcount?

According to the Common Method.

365 Days : 5 *l.* :: 65 Days.

5

365)325(0,8904

3250

3300

1500

40

Then for the Preſent Worth

£. £. £.

100,8904 : 100 :: 370,85

100 £.

100,8904)3708500(367,577

6817880

7644560

5822320

7778000

7156720

94392

	l.	*s.*	*d.*
Principal	370	17	
Preſent Worth	367	11	6 ¾
The Diſcount £.	3	05	5 ¼

Mr. *Hatton*'s Method, which he prefers, becauſe perform'd with fewer Figures, is thus:

1. For the Preſent Worth, multiply 365, the Days in a Year, by 100, and that Product by the Principal Money, this ſhall be the Dividend. And for a Diviſor add the Product of 365, by 100, to that of the Days, multiply'd into the given Rate, the Quotient ariſing from theſe is the Anſwer.

Thus

Thus in the foregoing Example $365 \times 370{,}85 \times 100 = 13536025$ the Dividend.
And $365 \times 100 + 65 \times 5 = 36825$ the Diviſor.

Then 36825)13536025(367,577 preſent Worth, as before, 367*l.* 11*s.* 6 $\frac{1}{2}$.

248852
279025
212500
283750
259750
1975

2. For the Diſcount, multiply the Rate into the given Principal, and that Product into the Number of Days propos'd; this ſhall be the Dividend. Proceed as before directed for a Diviſor; the Quotient gives the Anſwer.

Keeping ſtill the ſame Example, it will be

$5 \times 370{,}85 \times 65 = 120526{,}25$ the Dividend.
And $365 \times 100 + 65 \times 5 = 32865$ the Diviſor.

Then 36825)120526,250(3,272 the Diſcount. *£.*

100512
268625
108500
34850

The Rule given in Whole Numbers for finding the Diſcount of any Sum of Money, for any Number of Days, at any Rate, will hold good here; and I think it preferable to the foregoing, *i. e.*

To multiply the Money to be diſcounted, by the Number of Days, for a Dividend:
And, for a Diviſor, divide 36500 by the Rate; and to the Quote add the Days to be diſcounted for; the Quotient will be the Diſcount requir'd.

Still keeping the ſame Example.

	£. 370,85
5)36500	65
7300	185425
65	222510

Diviſor 7365) 2410525(3,272 The Diſcount, as before.

Rebate, *or* Discount, *at* Compound Interest.

To find the present Worth of any Sum of Money, to be paid at any Number of Years to come, allowing a Discount at any Rate of Compound Interest.

Rule.

Divide the Principal as many Times by the Amount of 1 *l.* for a Year, as are the Number propos'd; the last Quote gives the Answer.

Example.

What is the present Worth of 1 *l.* to be paid at the End of 7 Years, Discount at 5 *l. per Cent. per Ann.* Compound Interest?

	£.				Years.
The Principal 1			,952381		1
	,952381		,907029		2
	,907029	divided	,863838	Present	3
	,863838	by 1,05	,822702	Worth	4
	,822702	gives	,783256	at the	5
	,783256		,746216	End of	6
	,746216		,710682		7

And in this manner is the Third Table made, which shews the present Worth of 1 *l.* due at the End of any Number of Years to come, under 45, at 3, 4, 5, 6, 7, and 8 *l. per Cent. per Ann.* Compound Interest.

2. The present Value of any Annuity, or other yearly Payment, to continue any Number of Years, is found thus:

Find the present Value of the yearly Sum, payable at the End of 1, 2, 3, 4, or 5, *&c.* Years, by the foregoing Rule; the first of those Values will be the present Worth of that Annuity, or yearly Payment, for one Year: The first and second added together will be the present Value for two Years: The first, second, and third, so added, will give the Value for three Years, *&c.*

Example.

What is the present Value of an Annuity, or other yearly Payment of 70 *l.* to continue five Years, Discount at 5 *l. per Cent. per Annum?*

£.		
70,		
66,666666	divided by	66,666666
63,492063	1,05 gives	63,492063
60,468631		60,468631
57,589172		57,589172
		54,846830

The Total of which 303,063362 is the present Value requir'd.

And

And thus the 4th Table is made; which ſhews the preſent Value of an Annuity of 1 *l.* for any Number of Years under 45, Diſcount at 3, 4, 5, 6, 7, or 8 *per Cent. per Ann.* Compound Intereſt.

N. B. This Table may be readily made from the Third, in the Manner following.

The firſt Year is the ſame in both Tables; the firſt and ſecond Years of the Third Table, being added, make the ſecond Year in the fourth Table; and the ſecond Year of the fourth, being added to the third Year of the Third, makes the third Year of the fourth Table, *&c.* as for

EXAMPLE, at 5 *l. per Cent.*

,952381	The firſt Year in both Tables.
,907029	The ſecond Year of the Third Table.
1,859410	The ſecond Year of the fourth Table.
,863838	The third Year of the Third.
2,723248	The third Year of the Fourth, *&c.*

*To find the Value of a Freehold Eſtate, call'd Fee * Simple.*

RULE.

Divide the Annual Rent by the Intereſt of 1 *l.* for 1 Year, (which at 3 *per Cent* is ,03, or at 4 *per Cent.* ,04, or at 5 *per Cent.* ,05, as before ſaid) the Quotient ſhews the preſent Worth of the Eſtate.

EXAMPLE.

What is the preſent Value of a Freehold of 150 *l. per Ann.* at 5 *l. per Cent. per Ann.* Compound Intereſt?

,05)150,00

Anſwer 300 *l.*

And ſo in like manner for any other Rate of Intereſt.

* Fee Simple, *is That of which we are poſſeſs'd to us and our Heirs forever.*

TABLE I.

The Amount of One Pound in any Number of Years not exceeding 44, at the several Rates of 3, 4, 5, 6, 7, and 8 *l. per Cent. per Ann.* Compound Intereſt.

Ye.	3 *per Cent*	4 *per Cent.*	5 *per Cent.*	6 *per Cent.*	7 *per Cent.*	8 *per Cent.*
1	1.030000	1.040000	1.050000	1.060000	1.070000	1.080000
2	1.060900	1.081600	1.102500	1.123600	1.144900	1.166400
3	1.092727	1.124864	1.157625	1.191016	1.225043	1.259712
4	1.125509	1.169859	1.215506	1.262477	1.310796	1.360489
5	1.159274	1.216653	1.276282	1.338226	1.402552	1.469328
6	1.194052	1.265319	1.340096	1.418519	1.500730	1.586874
7	1.229874	1.315932	1.407100	1.503630	1.605781	1.713824
8	1.266770	1.368569	1.477455	1.593848	1.718186	1.850930
9	1.804773	1.423312	1.551323	1.689479	1.838459	1.999005
10	1.343916	1.480244	1.628895	1.790848	1 967151	2.158925
11	1.384234	1.539454	1.710339	1.898299	2.104852	2.331639
12	1.425761	1.601032	1.795856	2.012196	2.252192	2.518170
13	1.468534	1.665074	1.885649	2.132928	2.409845	2.719624
14	1.512590	1.731676	1.979932	2.260904	2.578534	2.937194
15	1.557967	1.800944	2.078928	2.396558	2.759032	3.172169
16	1.604706	1.872981	2.182875	2.540352	2.952164	3.425943
17	1.652848	1.947900	2.292018	2.692773	3.158815	3.700018
18	1.702433	2.025817	2.406619	2.854339	3.379932	3.996019
19	1.753506	2.106849	2.526950	3.025600	3.616528	4.315701
20	1.806111	2.191123	2.653298	3.207135	3.869684	4.660957
21	1.860295	2.278768	2.785963	3.399564	4.140562	5.033834
22	1.916103	2.369919	2.925261	3.603537	4.430402	5.436540
23	1.973587	2.464716	3.071524	3.819750	4.740530	5.871464
24	2.032794	2.563304	3.225100	4.048935	5.072367	6.341181
25	2.093778	2.665836	3.386355	4.291871	5.427433	6.848475
26	2.156591	2.772470	3.555673	4.549383	5.807353	7.396353
27	2.221289	2.883369	3.733456	4.822346	6.213868	7.988001
28	2.287928	2.998703	3.920129	5.111687	6.648838	8.627106
29	2.356566	3.118651	4.116136	5.418388	7.114257	9.317275
30	2.427262	3.243398	4.321942	5.743491	7.612255	10.062657
31	2.500080	3.373133	4.538039	6.088101	8.145113	10.867669
32	2.575083	3.508059	4.764941	6.453387	8.715271	11.737083
33	2.652335	3.648381	5.003189	6.840590	9.325340	12.676050
34	2.731905	3.794316	5.253348	7.251025	9.978114	13.690134
35	2.813862	3.946089	5.516015	7.686087	10.676581	14.785344
36	2.898278	4.103933	5.791816	8.147252	11.423942	15.968172
37	2.985227	4.268090	6.081407	8.636087	12.223618	17.245626
38	3.074783	4.438813	6.385477	9 154252	13.079271	18.625276
39	3.167027	4.616366	6.704751	9.703507	13.994820	20.115298
40	3.262038	4.801021	7.039989	10.285718	14.974458	21.724521
41	3.359899	4.993061	7.391988	10.902861	16.022670	23.462483
42	3.460696	5.192784	7.761588	11.557033	17.144257	25.339482
43	3.564517	5.400495	8.149667	12.250455	18.344355	27.366640
44	3.671452	5.616515	8.557150	12.985482	19.628460	29.555972

TABLE II.

The Amount of One Pound Annuity, in any Number of Years not exceeding 45, at the ſeveral Rates of 3, 4, 5, 6, 7, and 8 *l. per Cent. per Ann.* Compound Intereſt.

Ye.	3 *per Cent.*	4 *per Cent.*	5 *per Cent.*	6 *per Cent.*	7 *per Cent.*	8 *per Cent.*
1	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
2	2.030000	2.040000	2.050000	2.060000	2.070000	2.080000
3	3.090900	3.121600	3.152500	3.183600	3.214900	3.246400
4	4.183627	4.246464	4.310125	4.374616	4.439943	4.506112
5	5.309136	5.416323	5.525631	5.637093	5.750739	5.866601
6	6.468410	6.632975	6.801913	6.975319	7.153291	7.335929
7	7.662462	7.898294	8.142008	8.393838	8.654021	8.922803
8	8.892336	9.214226	9.549109	9.897468	10.259803	10.636628
9	10.159106	10.582795	11.026564	11.491316	11.977989	12.487558
10	11.463879	12.006107	12.577893	13.180795	13.816448	14.486562
11	12.807796	13.486351	14.206787	14.971643	15.783599	16.645487
12	14.192030	15.025805	15.917127	16.869941	17.888451	18.977126
13	15.617790	16.626838	17.712983	18.882138	20.140643	21.495297
14	17.086324	18.291911	19.598632	21.015066	22.550488	24.214920
15	18.598914	20.023588	21.578564	23.275970	25.129022	27.152114
16	20.156881	21.824531	23.657492	25.672528	27.888054	30.324283
17	21.761588	23.697512	25.840366	28.212880	30.840217	33.750226
18	23.414435	25.645413	28.132385	30.905653	33.999033	37.450244
19	25.116868	27.671229	30.539004	33.759992	37.378965	41.446263
20	26.870374	29.778079	33.065954	36.785591	40.995492	45.761964
21	28.676486	31.969202	35.719252	39.992727	44.865177	50.422921
22	30.536780	34.247970	38.505214	43.392290	49.005739	55.456755
23	32.452884	36.617889	41.430475	46.995828	53.436141	60.893296
24	34.426470	39.082604	44.501999	50.815577	58.176671	66.764759
25	36.459264	41.645908	47.727099	54.864512	63.249038	73.105940
26	38.553042	44.311745	51.113454	59.156383	68.676470	79.954415
27	40.709633	47.084214	54.669126	63.705766	74.483823	87.350768
28	42.930922	49.967583	58.402583	68.528112	80.697691	95.338830
29	45.218850	52.966286	62.322712	73.639798	87.346529	103.965936
30	47.575416	56.084938	66.438848	79.058186	94.460786	113.283211
31	50.002678	59.328335	70.760790	84.801677	102.073041	123.345868
32	52.502759	62.701469	75.298829	90.889778	110.218154	134.213537
33	55.077841	66.209527	80.063771	97.343165	118.933425	145.950620
34	57.730177	69.857909	85.066959	104.183755	128.258765	158.626670
35	60.462082	73.652225	90.320307	111.434780	138.236878	172.316804
36	63.275944	77.598314	95.839323	119.120867	148.913460	187.102148
37	66.174223	81.702246	101.628139	127.268119	160.337402	203.070320
38	69.159449	85.970336	107.709546	135.904206	172.561020	220.315945
39	72.234233	90.409150	114.095023	145.058458	185.640292	238.941221
40	75.401260	95.025516	120.799774	154.761966	199.635112	259.056519
41	78.663298	99.826536	127.839763	165.047684	214.609570	280.781040
42	82.023197	104.819598	135.231751	175.950545	230.632240	304.243523
43	85.483892	110.012382	142.993339	187.507577	247.776496	329.583005
44	89.048409	115.412877	151.143006	199.758032	266.120851	356.949645
45	92.719861	121.029392	159.700156	212.743514	285.749311	386.505617

TABLE III.

The preſent Worth of One Pound, payable at the End of any Number of Years not exceeding 45; diſcounting at the ſeveral Rates of 3, 4, 5, 6, 7, and 8, *per Cent. per Ann.* Compound Intereſt.

Ye.	3 *per Cent.*	4 *per Cent.*	5 *per Cent.*	6 *per Cent.*	7 *per Cent.*	8 *per Cent.*
1	.970874	.961539	.952381	.943396	.934579	.925926
2	.942596	.924556	.907029	.889997	.873439	.857339
3	.915142	.888996	.863838	.839619	.816298	.793832
4	.888487	.854804	.822702	.792094	.762895	.735030
5	.862609	.821927	.783526	.747258	.712986	.680583
6	.837484	.790315	.746216	.704960	.666342	.630170
7	.813092	.759918	.710682	.665057	.622750	.583491
8	.789409	.730690	.676839	.627412	.582009	.540269
9	.766417	.702587	.644609	.591898	.543934	.500249
10	.744094	.675564	.613913	.558395	.508349	.463194
11	.722421	.649581	.584679	.526787	.475093	.428883
12	.701380	.624597	.556837	.496969	.444012	.397114
13	.680951	.600574	.530321	.468839	.414965	.367698
14	.661118	.577475	.505068	.442301	.387817	.340461
15	.641862	.555265	.481017	.417265	.362446	.315242
16	.623167	.533908	.458112	.393646	.338735	.291891
17	.605017	.513373	.436297	.371314	.316574	.270269
18	.587395	.493628	.415521	.350344	.295864	.250249
19	.570286	.474643	.395734	.330513	.276508	.231712
20	.553676	.456387	.376890	.311805	.258419	.214548
21	.537549	.438834	.358942	.294155	.241513	.198657
22	.521892	.421955	.341850	.277505	.225713	.183941
23	.506692	.405726	.325571	.261797	.210947	.170315
24	.491934	.390121	.310068	.246979	.197147	.157699
25	.477606	.315717	.295303	.232999	.184249	.146018
26	.463695	.360689	.281241	.219810	.172196	.135202
27	.450189	.346816	.267848	.207368	.160930	.125187
28	.437077	.333477	.255094	.195630	.150402	.115914
29	.424346	.320651	.242946	.184557	.140563	.107328
30	.411987	.308319	.231377	.174110	.131367	.099377
31	.399987	.296460	.220359	.164255	.122773	.092016
32	.388337	.285052	.209866	.154957	.114741	.085200
33	.377026	.274094	.199873	.146186	.107235	.078889
34	.366045	.263552	.190355	.137012	.100219	.073045
35	.355383	.253416	.181290	.130105	.093663	.067635
36	.345032	.243669	.172657	.122741	.087535	.062625
37	.334983	.234297	.164436	.115793	.081809	.057986
38	.325226	.225295	.156605	.109238	.076457	.053690
39	.315754	.216621	.149148	.103056	.071455	.049713
40	.306557	.208289	.142046	.097222	.066780	.046031
41	.297658	.200278	.135282	.091719	.062412	.042621
42	.288959	.192575	.128840	.086527	.058329	.039464
43	.280543	.185168	.122704	.081630	.054513	.036541
44	.272372	.178046	.116861	.077009	.050946	.033834
45	.264439	.171198	.111297	.072650	.047614	.031328

PATENT OFFICE LIBRARY

TABLE IV.

The present Worth of One Pound Annuity for any Number of Years not exceeding 45, at the several Rates of 3, 4, 4, 6, 7, and 8 *l. per Cent. per Ann.* Compound Interest.

Ye.	3 *per Cent.*	4 *per Cent.*	5 *per Cent.*	6 *per Cent.*	7 *per Cent.*	8 *per Cent.*
1	·970874	·961539	·952381	·943396	·934579	·925926
2	1.913370	1.886095	1.859410	1.833393	1.808018	1.783265
3	2.828612	2.775091	2.723248	2.673012	2.624316	2.577097
4	3.717099	3.629896	3.545950	3.465106	3.387211	3.312127
5	4.579707	4.451823	4.329477	4.212364	4.100198	3.992710
6	5.497192	5.242137	5.075612	4.917325	4.766540	4.622880
7	6.230283	6.002055	5.786374	5.582382	5.389290	5.206371
8	7.019693	6.732745	6.463213	6.209794	5.971299	5.746640
9	7.786109	7.435332	7.107822	6.801692	6.515233	6.246889
10	8.530203	8.110896	7.721735	7.360087	7.023582	6.710082
11	9.252625	8.760477	8.306415	7.886875	7.498675	7.138965
12	9.954005	9.385074	8.863252	8.383844	7.942687	7.536079
13	10.634956	9.985648	9.393573	8.852683	8.357652	7.903777
14	11.296074	10.563124	9.898641	9.294984	8.745469	8.244238
15	11.937936	11.118388	10.379658	9.712249	9.107915	8.559480
16	12.561103	11.652297	10.837770	10.105895	9.446649	8.851370
17	13.166120	12.165670	11.274067	10.477260	9.763224	9.121639
18	13.753515	12.659298	11.689587	10.827603	10.059088	9.371888
19	14.323801	13.133941	12.085321	11.158116	10.335596	9.603601
20	14.877476	13.590328	12.469211	11.469911	10.594016	9.818149
21	15.415026	14.029162	12.821153	11.764077	10.835525	10.016805
22	15.938918	14.451117	13.163003	12.041582	11.061242	10.200745
23	16.443610	14.856843	13.488574	12.303379	11.272189	10.371061
24	16.935544	15.246965	13.798642	12.550357	11.469335	10.528760
25	17.413149	15.622082	14.093945	12.783356	11.653585	10.674778
26	17.876844	15.982771	14.375186	13.003166	11.825780	10.809980
27	18.327033	16.329587	14.643034	13.210534	11.986710	10.935167
28	18.764110	16.663065	14.898128	13.406164	12.137113	11.051081
29	19.188456	16.983716	15.141074	13.590721	12.277676	11.158408
30	19.600443	17.292035	15.372452	13.764831	12.409043	11.257785
31	20.000430	17.588495	15.592811	13.929086	12.531816	11.349802
32	20.388767	17.873553	15.802677	14.084043	12.646557	11.435002
33	20.765793	18.147647	16.002550	14.230229	12.753792	11.513891
34	21.131838	18.411199	16.192905	14.368141	12.854011	11.586936
35	21.487222	18.664615	16.374195	14.498246	12.947674	11.654570
36	21.832254	18.908284	16.546852	14.620987	13.035209	11.717195
37	22.167237	19.142580	16.711288	14.736780	13.117018	11.775181
38	22.492464	19.367866	16.867893	14.846019	13.193475	11.828871
39	22.808217	19.584486	17.017041	14.949074	13.264930	11.878585
40	23.114774	19.792775	17.159087	15.046297	13.331710	11.924615
41	23.412402	19.993053	17.294369	15.138016	13.394122	11.967237
42	23.701361	20.185628	17.423208	15.224543	13.452451	12.006701
43	23.981904	20.370797	17.545913	15.306173	13.506963	12.043242
44	24.254276	20.548843	17.662774	15.383182	13.557910	12.077076
45	24.518715	20.720041	17.774070	15.455832	13.605523	12.108404

The Uſe of the preceding TABLES.

The Amount, or the preſent Worth of a Sum of Money for any Number of Years under 45, at any of the aforeſaid Rates of Intereſt, is found thus:

Look in the firſt, or third Table, for the Number of Years, and even with that Number, under the preſent Worth of 1*l.* which Amount, or the preſent Worth, ſo found, being multiply'd by the principal Sum, the Product is the Amount, or the preſent Worth requir'd.

After the ſame manner, the Amount, or the preſent Worth of any Annuity, or other yearly Payment, is found by the ſecond, or fourth Table.

EXAMPLES.

Prop. 1. What is the Amount of 200*l.* in 30 Years, at 5*l. per Cent. per Ann.* Compound Intereſt?

In Table I. even with 30 Years, and under 5*l. per Cent.* I find the Amount of 1*l.* to be ——— 4,321942

Which multiply'd by the Principal 200

The Product will be 864,388400

Anſw. 864*l* 07*s.* 9*d.* ¼.

Prop. 2. An Office is worth 450*l.* what preſent Money may be paid to enter upon it 12 Years hence, diſcounting at the Rate of 5*l. per Cent. per Ann.* Compound Intereſt?

In Table III. even with 12 Years, and under 5*l. per Cent.* the preſent Worth is found to be ——— ,556837

Which multiply'd by 450

The Product will be 251,576650

Anſw. 251*l.* 11*s.* 06*d.* ½.

Prop. 3. What will an Annuity of 70*l. per Ann.* amount to, being forborn 33 Years, at 6*l. per Cent. per Ann.* Compound Intereſt?

In Table II. even with 33 Years, and under 6*l. per Cent.* the Amount of 1*l.* is found to be ——— 97,343165

Which multiply'd by 70

The Product will be 6814,021550

Anſw. 6814*l.* 10*s.* 05*d.* ½.

Prop. 4. What is the preſent Worth of 25*l.* Annuity, for 21 Years to come, at 8*l. per Cent?*

In Table IV. even with 21 Years, and under 8 *per Cent.* is found the preſent Worth of 1*l. per Ann.* to be ——— 10,016805

Which multiply'd by 25

The Product will be 250,420125

Anſw. 250*l.* 08*s.* 05*d.*

Prop 5. What is the preſent Worth of a Reverſion of a Leaſe of 400*l. per Annum* to continue 20 Years, but not to commence till after the End of 6 Years; allowing the Purchaſer 5*l. per Cent. per Annum*, Compound Intereſt?

N. B. In Queſtions of this Nature, two diſtinct Operations are requir'd, *viz.*

1. The

1. The preſent Value of the Annuity propos'd, for the time of its Continuance, muſt be found in the ſame manner, as if it were immediately to commence.

2. See what Principal the Time of the Reverſion, forborne at the given Intereſt, would amount to; that Principal will be the preſent Worth of ſuch Annuity in Reverſion.

Thus in Table IV, even with 20 Years, and under 5 *per Cent.* is found the preſent Worth of 1*l.* *per Ann.* for the ſaid Term. } 12,462211

Which multiply'd by 400

The Product will be 4984,884400

Then by Table I, even with 6 Years, the Time of the Reverſion, and under 5 *per Cent.* is 1,340096; therefore,

If 1,340096 ariſe from 1*l.* from what Principal does 4984,884400 ariſe?

Anſwer 3720.

But it may be more eaſily done, by finding the preſent Worth of the Annuity for the whole Time, both for Poſſeſſion and Reverſion, and ſubtracting therefrom the preſent Worth of the ſaid Annuity; the Remainder will be the preſent Worth of the Reverſion:

Thus againſt 26 Years, the whole Time, and under 5 *per Cent.* Tab. IV. is 14,375186, which being multiply'd by 400, gives 37203796; from which ſubtracting 2030,244800, the Produce of 5075612, the Tabular Number againſt 6 Years, the Time of Poſſeſſion remains 3720,8796, the Value of the Reverſion, as before.

Prop. 2. A Perſon has a Leaſe of an Eſtate of 60*l.* *per Ann.* more than the reſerv'd Rent, 12 Years to come, what Sum ought he to pay, to have 28 Years added to the Term, and thereby make it 40 Years to come, allowing 6*l.* *per Cent.* *per Ann.* Compound Intereſt?

By Tab. IV, the preſent Worth of 1*l.* *per Ann.* for 40 Years to come, at 6*l.* *per Cent.* is found to be } 15,046297

By the ſame Table, the preſent Worth of 1*l.* *per Ann.* for 12 Years to come, at the ſame Rate, is } 8,383844

The Difference is 6,662453

Which multiply'd by 60

Anſwer 399*l.* 14*s.* 11*d.* ¼. The Product will be 399,747180

Dr. *Hally* in his Obſervation on the *Breſlau* Bills of Mortality, (*Phil. Tranſ. ap. Lowth.* iii. *p.* 669) ſhews, that it is 80 to 1, a Perſon of 25 Years of Age does not die in a Year.——That it is 5 ½ to 1, a Man of 40 lives 7 Years; and that one of 30 may reaſonably expect to live 27 or 28 Years. So great a Difference is there between the Life of Man at different Ages; that it is 100 to 1, one of 20 lives out a Year, and but 38 to 1, that one of 50 doth ſo.

Whence, and from ſome other Obſervations, he conſtructed the following Tables; ſhewing the Value of *Annuities* for every 5th Year of Life, to the 70th.

A TABLE *of Annuities for every 5th Year of Life to the 70th.*

Age.	Yrs Purch.	Age.	Yrs Purch.	Age.	Yrs Purch.
1	10,28	25	12,27	50	9,21
5	13,40	30	11,72	55	8,51
10	13,44	35	11,12	60	7,60
15	13,33	40	10,57	65	6,54
20	12,78	45	9,91	70	5,32

To find the Value of Eſtates for Lives.

Prop. 1. To find the preſent Value of an Eſtate of 45 *l. per Ann.* in Land, for a Life of 35 Years, by the Table above, that Purchaſe is worth 11,12 Years Purchaſe.

Which being multiply'd by the Annuity —— 45

The Product is the Anſwer 500,40 or 500,08.

Prop. 2. It frequently happens, that beſides a Life, a Number of Years certain to come, are propos'd in the ſame Queſtion; which makes it neceſſary, as in the Computation for two Lives, *to reduce the Years Purchaſe of any Life into Years certain to come, or Years in a Leaſe:* Which is perform'd thus.

I find a Life of 45 is worth 9,91 Years Purchaſe. Now, if you turn to any one of the Tables, which ſhew the preſent Worth of Annuities, according to the Rate propos'd; you'll find at 5 *per Cent.* the next to the 9,91 is 10,379658; againſt which, at the Column under Years, is 15 Years to come. At 6 *per Cent.* the next to 9,91 is 10,105895; againſt which, under Years, is 16 Years. At 8 *per Cent.* are 10,016803; againſt which, under Years, are 21 Years Leaſe.

EXAMPLE.

What is the Value of an Houſe of 80 *l. per Ann.* clear Rent, for 21 Years, after the Death of a Perſon 55 Years old?

The Age being found = 18 Years to come; then by Table of 8 *per Cent.* the Anſwer is found to be as under, £. 200 10*s* 8*d* ¾

Years	*Yrs Purch.*	*Yrs to come*
55 =	9,21, or 9371887, or	18 *Years*

The preſent Worth of 15 *l. per Ann.* for 39 = 11,878582
for 18 = 9,371887

Of 1 *l.* Reverſion 2,506705
80

Anſwer = 200,536400

Prop. 3. *In the Computation of Eſtates for two Lives*; as ſuppoſe 45 and 50, firſt by the above Table find the Value of the elder Life; then find by the Tables, of the preſent Worth of Annuities, at 5 *per Cent.* (if the Purchaſe be a clear and certain Income) the 9,21 found in the above Table, or the next to it, in the Annuity Table, which is, 9,393573, againſt which, in the Column of Years, is 13 Years: To this add the Difference in the Ages (5) and the Sum will be 18 Years, againſt which in the ſaid Table of Annuities, is 11,274066. The Value of 1 *l. per Ann.* for the ſaid two Lives ſufficiently near the Truth. I ſhall not enlarge any further on a Subject ſo uncertain, and which depends upon ſo many caſual Circumſtances.

APPENDIX.

APPENDIX.

An Account of Foreign Gold and Silver Coins, aſſay'd in the Mint, and rated as Bullion.

1. Gold Coins.

	Weight. pwts.	gra.	*Value.* l.	s.	d.
French Piſtole	4	8	0	16	6
French Lewis	4	8	0	16	6
Holland Rider	6	10	1	5	9
Hungary Ducat	2	6	0	9	8
Spaniſh Piſtole	4	8	0	16	6
Flanders Albertus	3	8	0	13	0
Double Sovereign of Flanders	6	3½	1	8	6
Italian Piſtole	4	6	0	16	4
Gilder of Porthono	2	3	0	6	10
Gilder of Matthias Emperor	2	3	0	7	2
Gilder of Noremburg	2	3	0	7	1
Half Cardinal Angel	1	20	0	6	4
Chickeen of Venice	2	7	0	9	7
A Daniſh Coin, with a Crown on one Side of it	3	20	0	15	4
Beſides theſe, there are Portugal Coins, very common in England; ſuch as					
Moidores, with their Halves, Quarters, and Eights	6	18	1	7	0
Johns with their Halves, Quarters, *&c.*	9	6	1	16	0
And Double Johns of	18	12	3	12	0

2. Silver Coins.

	Weight. oz.	pwts.	gr.	*Value.* s.	d.	f.
Holland Dollar	0	18	5	4	4	0
Lyon Dollar	0	17	18	3	4	2
Duckatoon of Flanders	1	0	22	5	4	0
Rix Dollar of the Empire	0	18	15	4	5	3
Mexico Royal	0	17	12	4	4	2
Seville Royal	0	17	12	4	4	3
Old Cardecue	0	6	3½	1	6	1
French Lewis	0	17	11	4	4	1
Double Milrez of Portugal	0	14	4	3	6	1
Single Milrez of Portugal	0	7	2	1	9	0
St. Mark of Venice	0	10	4	2	6	0
Double Dutch Stiver	0	1	0	0	1	3
Croſs Dollar	0	18	0	4	2	1
Zealand Dollar	0	13	0	2	7	0
Old Philip Dollar	1	2	0	5	0	0
Ferdinando Dol. 1623	0	18	6	4	3	0
Pr. of Orange Dollar 1624	0	18	6	4	3	3
Daniſh Dollar, 1620	0	13	0	2	11	1
Portugal Teſtoon	0	5	0	1	2	3
New Qr. of French Lewis	0	4	9	1	1	0

Standard for Gold.

22 Carracts of *Fine Gold*, and 2 Carracts of *Copper*, being melted together, ſhall be eſteem'd the true Standard for *Gold Coin*, &c. *The* French *and* Spaniſh *Gold being very near of the ſame Standard with the* Engliſh.

That is, if any *Quantity*, or *Weight* of *Fine Gold*, be *divided* into twenty four equal Parts,

and 22 of thoſe Parts be mix'd with 2 of the like Parts of *Copper*; that Mixture is call'd, *Standard Gold.*

Whence you may obſerve, that a Carract is not any certain *Quantity* or *Weight*, but $\frac{1}{24}$ Part of any *Quantity* or *Weight*; and the *Minters* and *Goldſmiths* divide it into four equal Parts, which they call *Grains* of a Carract; alſo they *ſubdivide* one of thoſe *Grains* into *Quarters*, *Halves*, &c.

Standard for SILVER.

Eleven Ounces and *Two-penny Weight* of fine *Silver*, and *Eighteen-penny Weight* of *Copper* being melted together, is eſteem'd the true Standard for *Silver Coin*; call'd *Sterling Silver.* And ſo in *Proportion* for a greater or leſſer *Quantity*; which is a leſs *Proportion* of *Allay* for *Silver*, than the other is for *Gold.*

Note, When either *Silver* or *Gold* is finer than *Standard*, it's call'd *better*; if courſer, it's call'd *worſe*, and that Betterneſs, or Worſeneſs, is reckon'd by *Carracts*, and *Grains* of a *Carract* in *Gold:* And by *Penny Weights* in *Silver*, and is thus diſcover'd: The *Goldſmiths*, or *Refiners*, &c. take a ſmall *Quantity* of ſuch *Gold* as they intend to try, (which they call, making an *Aſſay*) and weigh it very exactly, then they put it into a *Crucible*, and melt it in a ſtrong Fire, ſo long, that if there be any *Copper*, or other *Allay* mixt with it, that *Allay* may be conſum'd or burnt away: When it is cold, they weigh it very *exactly* again, and if it has loſt nothing of its firſt Weight, they conclude it is *fine Gold*, but if the Loſs be $\frac{1}{24}$ Part, they call it 23 *Carracts fine*, or one *Carract better* than Standard: If it have loſt $\frac{2}{24}$ Parts, it's 22 *Carracts fine*, or Standard: If $\frac{3}{24}$ Parts, its ſaid to be 21 *Carracts fine*, or rather one *Carract worſe* than Standard, and ſo in Proportion, as it happens to be *better* or *worſe.*

In the ſame Manner they make their Aſſay on *Silver*, only they compute its Loſs by *Penny-weights*, &c.

A TABLE *of* Foreign Weights, *compar'd with thoſe of* Amſterdam.

An Hundred Pound Weight of Amſterdam *is equal to*

lb.	
108	of *Alicant.*
105	of *Antwerp.*
120	of *Archangel*, or three *Poedes.*
105	of *Arſchot.*
120	of *Avignon.*
98	of *Baſil* in *Switzerland.*
100	of *Bayonne* in *France.*
166	of *Bergammo.*
97	of *Berg ap Som.*
95$\frac{1}{2}$	of *Bergen* in *Norway.*
111	of *Bern.*
100	of *Beſanzon.*
100	of *Bilboa.*
105	of *Bois le duc.*
151	of *Bologne.*
100	of *Bourdeaux.*
104	of *Bourg en Breſſe.*
103	of *Bremen.*
125	of *Breſlaw.*
105	of *Bruges.*
105	of *Bruſſels.*
105	of *Cadiz.*

lb.	
105	of *Cologne.*
125	of *Coningſberg.*
107$\frac{1}{2}$	of *Copenhagen.*
87	Rottes of *Conſtantinople.*
113$\frac{1}{2}$	of *Dantzic.*
100	of *Dort.*
97	of *Dublin.*
97	of *Edinburgh.*
143	of *Florence.*
98	of *Frankfort*, on the *Maine.*
105	of *Ghent.*
89	of *Geneva.*
163	of *Genoa*, Caſh Weight.
102	of *Hamburg.*
106	of *Leyden.*
105	of *Leipſic.*
105$\frac{1}{2}$	of *Liege.*
114	of *Liſle*
116	of *Lyons*, City Weight.
106$\frac{1}{2}$	of *Liſbon.*
143	of *Leghorn.*
109	of *London*, Avoirdupois.

lb.		lb.	
105	of *Lovaine.*	109	of *Riga.*
105	of *Lubec.*	100	of *Rochel.*
141½	of *Lucca,* Light Weight.	146	of *Rome.*
114	of *Madrid.*	100	of *Rotterdam.*
105	of *Malines.*	96	of *Rouven,* Vicounty Weight.
123½	of *Marſeilles.*	100	of *S. Malo.*
154	of *Meſſina,* Light Weight.	100	of *S. Sebaſtion.*
168	of *Milan.*	158½	of *Saragoſa.*
120	of *Montpellier.*	106	of *Seville.*
125	Burcheroćts of *Muſcovy.*	114	of *Smirna.*
100	of *Nantes.*	110	of *Stetin.*
106	of *Nancy.*	81	of *Stockholm.*
169	of *Naples.*	118	of *Tholouſe* and *Upper Languedoc*
98	of *Nuremberg.*	151	of *Turin.*
100	of *Paris.*	158½	of *Valencia.*
112½	of *Revel.*	182	of *Venice,* Small Weight.

As to the Proportions of Weight, which one Body bears to another of the ſame Bulk or Magnitude, the following Table is the moſt exact we have ever met with, and in our Opinion may be of ſingular Service on many Occaſions.

		Ounces Troy	*Ounces Avoir.*
A Cubick Inch of	Fine Gold is	10,359273 =	11,365602
	Standard Gold,	9,962625 =	10,930422
	Quick Silver,	7,384411 =	8,101753
	Lead,	5,984010 =	6,553885
	Fine Silver,	5,850035 =	6,418324
	Standard Silver,	5,556769 =	6,096569
	Roſe Copper,	4,747121 =	5,208369
	Plate Braſs,	4,404273 =	4,832116
	Caſt Braſs,	4,272409 =	4,630300
	Steel,	4,142127 =	4,544505
	Common Iron,	4,031361 =	4,422979
	Block Tin,	3,861519 =	4,236638
	Fine Marble,	1,429411 =	1,568859
	Common Glaſs,	1,360841 =	1,493037
	Alabaſter,	0,988456 =	1,084477
	Dry Ivory	0,962083 =	1,055542
	Dry Box-wood,	0,543282 =	0,596057
	Sea Water,	0,542742 =	0,594894
	Common clear Water,	0,527458 =	0,578697
	Red Wine,	0,523766 =	0,574646
	Proof Spirits or Brandy,	0,489268 =	0,536796
	Sound dry Oak,	0,489008 =	0,536569
	Lint-ſeed Oil,	0,491591 =	0,539345
	Oil Olive,	0,481569 =	0,528350

A TABLE *of Foreign Measures, carefully compar'd with the* Engliſh.

	Suppoſe an Engliſh *Foot divided into* 1000 *equal Parts, thoſe here mention'd are in Proportion to it, as follows.*	*The* Engliſh *Foot divided into Inches, and Decimal Parts of an Inch.*
London *Foot*	1.000	0 12 0
Paris *the Royal Foot*	1.068	1 00 8
Amſterdam *Foot*	.942	0 11 3
Brill *Foot*	1.103	1 01 2
Antwerp *Foot*	.946	0 11 3
Dort *Foot*	1.184	0 02 2
Rynland *or* Leyden *Foot*	1.033	1 00 4
Lorrain *Foot*	.958	0 11 4
Mechlin *Foot*	.919	0 11 0
Middleburgh *Foot*	.991	0 11 9
Straſburgh *Foot*	.920	0 11 0
Bremen *Foot*	.964	0 11 6
Cologn *Foot*	.954	0 11 4
Frankford ad Manam *Foot*	.948	0 11 4
Spaniſh *Foot*	1.001	1 00 0
Toledo *Foot*	.899	0 10 7
Roman *Foot*	.967	0 11 6
On the Monument of Ceſtucius Statilius.	.972	0 11 7
Bononia *Foot.*	1.204	1 02 4
Mantua *Foot*	1.569	1 06 8
Venice *Foot*	1.162	1 01 9
Dantzick *Foot*	.944	0 11 3
Copenhagen *Foot*	.965	0 11 6
Prague *Foot*	1.026	1 00 3
Riga *Foot*	1.831	1 09 9
Turin *Foot*	1.062	1 00 7
The *Greek Foot*	1.007	1 00 1
Paris *Foot according to Dr.* Bernard	1.066	
Univerſal *Foot*	1.089	
Old Roman *Foot*	.970	
Bononian *Foot of* M. Auzour	1.140	
Lyons *Ell*	3.976	3 11 7
Bologn *Ell*	2.056	2 00 8
Amſterdam *Ell*	2.269	2 03 2
Antwerp *Ell*	2.273	2 03 2
Rynland *or* Leyden *Ell*	2.260	2 03 1
Frankford *Ell*	1.826	1 09 9
Hamburgh *Ell*	1.905	1 10 8

Leipſick

Leipſick	*Ell*	2.260	2	03	1
Lubeck	*Ell*	1.908	1	09	8
Noremburgh	*Ell*	2.227	2	03	3
Bavaria	*Ell*	.954	0	11	4
Vienna	*Ell*	1.053	1	00	6
Bononia	*Ell*	2.147	2	01	7
Danzick	*Ell*	1.903	1	10	8
Florence	*Brace or Ell*	1.913	1	11	0
Spaniſh *or* Caſtile	*Palm*	.751	0	09	0
Spaniſh *Vare or Rod, which is four Palms.*		3.001	1	00	0
Liſbon	*Vare*	2.750	2	09	0
Gibraltar	*Vare*	2.760	2	09	1
Toledo	*Vare*	2.685	2	08	2
Naples	*Palm*	.861	0	09	6
	Brace	2.100	2	01	2
	Canna	6.880	6	10	5
Genoa	*Palm*	.830	0	09	6
Milan	*Calamus*	6.544	6	06	5
Parma	*Cubit*	1.866	1	10	4
China	*Cubit*	1.016	1	00	2
Cairo	*Cubit*	1.824	1	09	9
Old Babylonian	*Cubit*		1	06	$\frac{24}{100}$
Old Greek	*Cubit*		1	06	$\frac{13}{100}$
Old Roman	*Cubit*		1	05	$\frac{496}{1000}$
Turkiſh	*Pike*	2.200	2	02	4
Perſian	*Araſh*	3.197	3	02	3

By the following Tables you may find the Simple Intereſt of any Sum of Money at any Rate of Intereſt, for any propos'd Time.

For { 7, 8, 9, 10, 11, 12 } *per Cent.* { is the Intereſt of } { 3 and 4 *per Cent.* added together / twice 4 *per Cent.* / 4 and 5 *per Cent.* added / twice 5 *per Cent.* / 5 and 6 *per Cent.* added / twice 6 *per Cent.* }

As for Example.

What is the Intereſt of 500 £. at 9 *per Cent.* for 30 Days?

RULE.

	l.	*s.*	*d.*	*f.*
Look in the Table of Intereſt for 30 Days, and againſt 500 £. in the Column under 4 *per Cent.* ſtands	1	12	10	2
And againſt 500 £. in the Column of 5 *per Cent*	2	1	1	
Which being added, gives the Intereſt £.	3	13	11	2

In like Manner

The Intereſt of { 1, 1½, 2, 2½, 3½, 4½ } *per Cent* is { ⅓ of 3, ½ of 3, ½ of 4, ½ of 5, 3 and ⅙ of 3, 3 and ½ of 3 } *per Cent.*

EXAMPLE. What is the ſimple Intereſt of 700 £. at 3½ *per Cent.* for a Week?

The Intereſt of 3 *per Cent* is £.	0	8	0½
The 6th Part of which is		1	4
Which, being added, gives the Intereſt requir'd. £.	0	9	4½

Intereſt

Intereſt for 1 *Day, at* 3, 4, 5 *and* 6 *Pound per Cent. per Annum.*

Principal	*At* 3 *per Cent.*				*At* 4 *per Cent.*				*At* 5 *per Cent.*				*At* 6 *per Cent.*			
	£.	S.	D.	F.	£.	S	D.	F.	£.	S.	D.	F.	£	S.	D.	F.
1																1
2																1
3												1				1
4												1				1
5												1				1
6												1				1
7												1				1
8												1				1
9												1				1
10								1				1				1
20				1				2				2				3
30				2				3				3			1	
40				3			1				1	1			1	2
50				3			1	1			1	2			1	3
60			1				1	2			1	3			2	
70			1	1			1	3			2				2	2
80			1	2			2				2	1			2	3
90			1	2			2	1			2	3			3	1
100			1	3			2	2			3	1			3	3
200			3	3			5	1			6	2			7	3
300			5	3			7	3			9	3			11	3
400			7	3			10	1		1	1			1	3	3
500			9	3		1	1			1	4	1		1	7	2
600			10	6		1	3	2		1	7	2		1	11	1
700		1	1	3		1	6	2		1	10	3		2	3	1
800		1	3	2		1	8	3		2	1			2	6	
900		1	5	3		1	11	2		2	5	1		2	10	1
1000		1	7	2		2	2	1		2	8	3		3	3	1
2000		3	3	1		4	4	2		5	5	3		6	6	3
3000		4	11			6	6	3		8	2	2		9	10	1
4000		6	6	3		8	9			10	11	2		13	1	3
5000		8	2	2		10	11	2		13	8	1		16	5	1
6000		9	10			13	1	2		16	5			19	8	2
7000		11	5	3		15	3	3		19	2		1	2	11	3
8000		13	1	2		17	6		1	1	10	3	1	6	3	2
9000		14	9			19	8	3	1	4	7	3	1	9	6	3
10000		16	5	1	1	1	11		1	7	4	3	1	12	10	2

Intereſt for 7 Days, at 3, 4, 5 and 6 Pound per Cent. per Annum.

Princi-pal	*At 3 per Cent.*				*At 4 per Cent.*				*At 5 per Cent.*				*At 6 per Cent.*			
	£.	*S.*	*D.*	*F.*	*£.*	*S*	*D.*	*F.*	*£.*	*S.*	*D.*	*F.*	*£*	*S.*	*D.*	*F.*
1																1
2				1				1				1				2
3				1				2				2				3
4				2				2				3			1	
5				2				3			1				1	1
6				3			1				1	1			1	2
7				3			1	1			1	2			1	3
8			1				1	1			1	3			2	
9			1				1	2			2				2	1
10			1	1			1	3			2	1			2	3
20			2	3			3	2			4	2			5	2
30			4				5	1			6	3			8	1
40			5	2			7	1			9				11	
50			6	3			9				11	1		1	1	3
60			8				10	3		1	1	2		1	4	2
70			9	2		1	0	2		1	3	3		1	7	1
80			10	3		1	2	1		1	5			1	10	
90		1	0	1		1	4	1		1	8	1		2	0	3
100		1	1	3		1	6	1		1	11			2	3	2
200		2	3	2		3	0	3		3	10			4	7	
300		3	5	1		4	7			5	9			6	10	3
400		4	7			6	1	2		7	8			9	2	1
500		5	9			7	8			9	7			11	6	
600		6	10	3		9	2	1		11	6			13	9	2
700		8	0	2		10	8	3		13	5			16	1	
800		9	2	1		12	3			15	4			18	4	3
900		10	4			13	9	2		17	3		1	0	8	1
1000		11	6			15	4			19	2		1	3		
2000	1	3			1	10	8		1	18	4	1	2	6	0	1
3000	1	14	6		2	6	0	1	2	17	6	1	3	9	0	1
4000	2	6	0	1	3	1	4	1	3	16	8	2	4	12	0	2
5000	2	17	6	1	3	16	8	2	4	15	10	2	5	15	0	3
6000	3	9	0	1	4	12	0	2	5	15	0	2	6	18		
7000	4	0	6	1	5	7	4	2	6	14	2	3	8	1	1	
8000	4	12	0	1	6	2	8	3	7	13	4	3	9	5		
9000	5	3	6	1	6	18	0	3	8	12	7		10	7	1	1
10000	5	15		3	7	13	5		9	11	9	1	11	10	1	2

Intereſt for 30 Days, at 3, 4, 5 and 6 Pound per Cent. per Ann.																
Princi-pal	*At 3 per Cent.*				*At 4 per Cent.*				*At 5 per Cent.*				*At 6 per Cent.*			
	£.	S.	D.	F.	£.	S.	D.	F.	£.	S.	D.	F.	£.	S.	D.	F.
1				2				3				3			1	
2			1				1	2			1	3			2	1
3			1	3			2	1			2	3			3	2
4			2	1			3				3	3			4	2
5			2	3			3	3			4	3			5	3
6			3	2			4	2			5	3			7	
7			4				5	2			6	3			8	1
8			4	2			6	1			7	3			9	1
9			5	1			7				8	3			10	2
10			5	3			7	3			9	3			11	3
20			11	3		1	3	1		1	7	2		1	11	2
30		1	5	3		1	11	2		2	5	2		2	11	2
40		1	11	2		2	7	2		3	3	1		3	11	1
50		2	5	2		3	3	1		4	1	1		4	11	
60		2	11	1		3	10	4		4	11			5	10	3
70		3	5	1		4	6	2		5	8	3		6	10	2
80		3	11	1		5	2	3		6	6	3		7	10	2
90		4	5			5	10	3		7	4	2		8	10	1
100		4	11			6	6	3		8	2	2		9	10	1
200		9	10	1		13	1	3		16	5	1		19	8	2
300		14	9	2		19	8	2	1	4	7	3	1	9	7	
400		19	8	2	1	6	3	2	1	12	10	2	1	19	5	1
500	1	4	7	3	1	12	10	2	2	1	1		2	9	3	3
600	1	9	6	3	1	19	5	1	2	9	3	2	2	19	2	
700	1	14	6		2	6	0	1	2	17	6	1	3	9	0	1
800	1	19	5	1	2	12	7		3	5	8	3	3	18	10	3
900	2	4	4	1	2	19	2		3	13	11	2	4	8	9	3
1000	2	9	3	3	3	5	9		4	2	2	1	4	18	7	2
2000	4	18	7	2	6	11	6		8	4	4	2	9	17	3	
3000	7	7	11	1	9	17	3		12	6	6	3	14	15	10	2
4000	9	17	3		13	3			16	8	9		19	14	6	
5000	12	6	6	3	16	8	9		20	10	11	2	24	13	1	3
6000	14	15	10	2	19	14	6		24	13	1	3	29	11	9	1
7000	17	5	2	1	23	0	3		28	15	5		34	10	4	3
8000	19	14	6		26	6			32	17	6	1	39	9	0	1
9000	22	3	9	3	29	11	9		36	19	8	2	44	7	7	3
10000	24	13	1	3	32	17	6	1	41	1	11		49	6	3	2

Intereſt for a Year, at 3, 4, 5 and 6 Pound per Cent. per Ann.

Principal	*At 3 per Cent.*				*At 4 per Cent.*				*At 5 per Cent.*				*At 5 per Cent.*			
	l.	*S.*	*D.*	*F.*	*l.*	*S.*	*D.*	*F.*	*l.*	*S.*	*D.*	*F.*	*l.*	*S.*	*D.*	*F.*
1			7				9	2		1				1	2	1
2		1	2	1		1	7			2				2	4	3
3		1	9	2		2	4	3		3				3	7	
4		2	4	3		3	2	1		4				4	9	2
5		3				4				5				6		
6		3	7			4	9	2		6				7	2	1
7		4	2	1		5	7			7				8	4	3
8		4	9	2		6	4	3		8				9	7	
9		5	4	3		7	2	1		9				10	9	2
10		6				8				10				12		
20		12				16			1				1	4		
30		18				24			1	10			1	16		
40	1	4			1	12			2				2	8		
50	1	10			2				2	10			3			
60	1	16			2	8			3				3	12		
70	2	2			2	16			3	10			4	4		
80	2	8			3	4			4				4	16		
90	2	14			3	1			4	10			5	8		
100	3				4				5				6			
200	6				8				10				12			
300	9				12				15				18			
400	12				16				20				24			
500	15				20				25				30			
600	18				24				30				36			
700	21				28				35				42			
800	24				32				40				48			
900	27				36				45				54			
1000	30				40				50				60			
2000	60				80				100				120			
3000	90				120				150				180			
4000	120				160				200				240			
5000	150				200				250				300			
6000	180				240				300				360			
7000	210				280				350				420			
8000	240				320				400				480			
9000	270				360				450				540			
10000	300				400				500				600			

Remark-

Remarkable Days, fixed Feaſts, Faſts and Terms throughout the Year.

JANUARY.

1 Circumciſion.
6 Epiphany, or Twelfth-Day.
13 St. *Hillary.*
20 Oct. *Hill.* 1 Return.
Prince of *Wales* born, 1706
23 Term begins.
25 Converſion of St. *Paul.*
27 Quind. *Hill.* 2 Return.
30 K. *Charles* Beheaded, 1648.

FEBRUARY.

2 Purification of the Virgin *Mary.*
3 Cras Pur. 3 Return.
12 *Hillary* Term ends.
14 *Valentine.*
22 Princeſs *Mary* born, 1722
24 St. *Matthias* (in Leap Year 25th.)

MARCH.

10 Equal Day and Night.
14 Prince *Edward* born, 1739
17 St. *Patrick.*
25 An. V. *Mary*, or Lady-Day.

APRIL.

15 Prince *William* born, 1721
23 St. *George.*
25 St. *Mark* Evangeliſt.

MAY.

1 *Philip* and *Jacob.*
24 Prince *George* born, 1738
30 Princeſs *Amel.* born, 1711
Princeſs *Caroline*, born 1713

JUNE.

10 Longeſt Day.
11 K. *George* Acceſſion, 1727.
St. *Barnabas.*
15 K. *George* Proclaimed.
24 St. *John Baptiſt*, Midſummer.
Sheriffs of *London* Elected.
29 St. *Peter* and *Paul.*

JULY.

19 Dog Days begin.
25. St. *James.*
31 Princeſs *Auguſta* born, 1737

AUGUST.

1 Lammas.
24 St. *Bartholomew* the Apoſtle.
27 Dog Days end.

SEPTEMBER.

2 *London* Burnt, 1666.
12 Equal Days and Nights.
17 Ember Week.
21 St. *Matthew* the Apoſtle.
29 St. *Michael* the Archangel.
Ditto, Lord Mayor of *London* Elected.

OCTOBER.

11 K. *George* II. Crown'd, 1727.
18 St. *Luke* the Evangeliſt.
20 Tres. *Michael*, 1ſt Return.
22 Princeſs of *Orange* born, 1709.
23 Term begins.
25 Criſpin.
27 Menſ. *Mich.* 3d Return.
28 St. *Simon* and *Jude.*
29 Lord Mayor of *London* ſworn.
30 K. *George* II. born, 1683.

NOVEMBER.

1 All Saints.
2 All Souls.
3 Cras. *Mar.* 3d Return
5 Powder Plot.
11 St. *Martin.*
12 Cras. *Mar.* 4th Return.
14 Prince *William Henry* born, 1743
18 Oct. *Mar.* 5th Return.
19 Princeſs of *Wales* born, 1719
25 Quind. *Mar.* 6th Return.
28 *Michaelmas* Term ends.
30 St. *Andrew* the Apoſtle.

DECEMBER.

7 Princeſs *Louiſa* born, 1724.
10 Shorteſt Day.
17 Ember Week.
21 St. *Thomas* the Apoſtle.
25 Chriſtmas Day.
26 St. *Stephen.*
27 St. *John* the Evangeliſt.
28 Innocents.
30 Princeſs *Elizabeth* born, 1740



A TABLE of the Moveable FEASTS, Calculated for 25 YEARS.

The Year of	Gold. Numb.	The Epact.	Domin. Let.	Sun. aft. Ep.	Septuages.	The first Day of Lent.	Easter-Day.	Rogation-Sunday.	Ascension-day.	Whitsun-day.	Sunday after Trinity.	Advent-Sunday.
745	17	7	F	4	*Feb.* 10	*Feb.* 27	*Apr.* 14	*May* 19	*May* 23	*June* 2	24	1
746	18	18	E	2	*Jan.* 26	12	*Mar.* 30	4	8	*May* 18	26	*Nov.* 30
747	19	29	D	5	*Feb.* 15	*Mar.* 4	*Apr.* 19	24	28	*June* 7	23	29
748	1	11	CB	4	7	*Feb.* 24	10	15	19	*May* 29	24	27
749	2	22	A	2	*Jan.* 22	8	*Mar.* 26	*Apr.* 30	4	14	27	*Dec.* 3
750	3	3	G	5	*Feb.* 11	28	*Apr.* 15	*May* 20	24	*June* 3	24	2
751	4	14	F	3	3	20	7	12	16	*May* 26	25	1
752	5	25	ED	2	*Jan.* 26	12	*Mar.* 29	3	7	17	26	*Nov.* 29
753	6	6	C	4	*Feb.* 7	24	*Apr.* 11	16	20	30	24	28
754	7	17	E	3	*Jan.* 30	16	3	8	12	22	25	27
755	8	28	A	6	*Feb.* 19	*Mar.* 8	23	28	*June* 1	*June* 11	23	*Dec.* 3
756	9	9	GF	5	11	*Feb.* 28	14	19	*May* 23	2	24	1
757	10	20	E	2	*Jan.* 26	12	*Mar.* 30	4	8	*May* 18	26	*Nov.* 30
758	11	1	D	5	*Feb.* 15	*Mar.* 4	*Apr.* 19	24	28	*June* 7	23	29
759	12	12	C	4	7	*Feb.* 24	11	16	20	*May* 30	24	28
760	13	23	BA	2	*Jan.* 23	9	*Mar.* 26	*Apr.* 30	4	14	27	*Dec.* 3
761	14	4	G	5	*Feb.* 11	28	*Apr.* 15	*May* 20	24	*June* 3	24	2
762	15	15	F	3	3	20	7	12	16	*May* 26	25	1
763	16	26	E	1	*Jan.* 10	5	*Mar.* 23	*Apr.* 27	1	11	27	*Nov.* 30
764	17	7	DC	4	*Feb.* 8	25	*Apr.* 11	*May* 16	20	30	24	28
765	18	18	B	3	*Jan.* 30	16	3	8	12	22	25	27
766	19	29	A	6	*Feb.* 19	*Mar.* 8	22	28	*June* 1	*June* 11	23	*Dec,* 3
767	1	11	G	4	4	*Feb.* 21	8	13	*May* 17	*May* 27	25	2
768	2	22	FE	2	*Jan.* 26	12	*Mar.* 30	4	8	18	26	*Nov.* 30
769	3	3	D	5	*Feb.* 15	*Mar.* 4	*Apr.* 19	24	28	*June* 7	23	29
770	4	14	C	3	*Jan.* 31	*Feb.* 17	4	9	15	*May* 23	25	28

Note, That the Supputation of the Year of our Lord in the Church of *ENGLAND* beginneth the Twenty-fifth Day of *March*.

A Table

A Tide TABLE, *shewing by the Moon's Age, the Time of High-Water at all the Ports of* Great Britain.

The Moon's Age.	*London Tinmouth Whitby.*	*Berwick Birlington Bay.*	*Scarbo. Q. Tide Severn.*	*Newcastle Falmouth Dartmout.*
Days	H. M.	H. M.	H. M.	H. M.
1 16	3 48	4 33	5 18	6 3
2 17	4 36	5 21	6 6	6 51
3 18	5 24	6 9	6 54	7 39
4 19	6 12	6 57	7 42	8 27
5 20	7 0	7 45	8 30	9 15
6 21	7 48	8 33	9 18	10 3
7 22	8 36	9 21	10 6	10 51
8 23	9 24	10 9	10 54	11 39
9 24	10 12	10 57	11 42	12 27
10 25	11 0	11 45	12 32	1 15
11 26	11 48	12 33	1 18	2 3
12 27	12 36	1 21	2 6	2 51
13 28	1 24	2 9	2 54	3 39
14 29	2 12	2 57	3 42	4 27
15 30	3 0	3 45	4 30	5 15

The Moon's Age.	*Queenb. Southam. Portsm.*	*Rocheſt. W. End of Nore.*	*Gravesd. Downs Blackn.*	*Dundee. St. And. Bell Iſle.*
Days	H. M.	H. M.	H. M.	H. M.
1 16	12 48	1 33	2 18	3 3
2 17	1 36	2 21	3 6	3 51
3 18	2 24	3 9	3 54	4 39
4 19	3 12	3 57	4 42	5 27
5 20	4 0	4 45	5 30	6 15
6 21	4 48	5 33	6 18	7 3
7 22	5 36	6 21	7 6	7 51
8 23	6 24	7 9	7 54	8 39
9 24	7 12	7 57	8 42	9 27
10 25	8 0	8 45	9 30	10 15
11 26	8 48	9 33	10 18	11 3
12 27	9 36	10 21	11 6	11 51
13 28	10 24	11 9	11 54	12 39
14 29	11 12	11 57	12 42	1 27
15 30	12 0	12 45	1 30	2 15

A TABLE

A TABLE *ſhewing the Riſing and Setting of the Sun, to every fifth Day of the Month throughout the Year.*

Month.	Days	Riſing and Setting.	Month.	Days.	Riſing and Setting.	Month.	Days.	Riſing and Setting.	Month.	Days.	Riſing and Setting.	Month.	Days.	Riſing and Setting.	Month.	Days.	Riſing and Setting.
		H. M. H.			H. M. H.			H. M. H.			H. M. H.			H. M. H.			H. M. H.
January	1	8. 1. 4.	March	1	6. 17. 6.	May	1	4. 24. 8	July	1	3. 57. 9	September	1	5. 38. 7	November.	1	7. 34. 5
	6	7. 54. 5.		6	6. 7. 6.		6	4. 16. 8		6	4. 3. 8		6	5. 48. 7		6	7. 42. 5
	11	7. 47. 5.		11	5. 57. 7.		11	4. 8. 8		11	4. 9. 8		11	5. 57. 7		11	7. 49. 5
	16	7. 39. 5.		16	5. 48. 7.		16	4. 2. 8		16	4. 16. 8		16	6. 7. 6		16	7. 56. 5
	21	7. 30. 5.		21	5. 38. 7.		21	3. 57. 9		21	4. 23. 8		21	6. 17. 6		21	8. 2. 4
	26	7. 22. 5.		26	5. 28. 7.		26	3. 53. 9		26	4. 30. 8		26	6. 26. 6		26	8. 6. 4
February.	1	7. 11. 5.	April	1	5. 17. 7.	June	1	3. 49. 9	August.	1	4. 39. 8	October.	1	6. 37. 6	December.	1	8. 10. 4
	6	7. 2. 5.		6	5. 7. 7.		6	3. 48. 9		6	4. 49. 8		6	6. 47. 6		6	8. 12. 4
	11	6. 52. 6.		11	4. 58. 7.		11	3. 47. 9		11	4 58. 8		11	6. 57. 6		11	8. 13. 4
	16	6. 42. 6.		16	4. 49. 8.		16	3. 48. 9		16	5. 7. 7		16	7. 6. 5		16	8. 12. 4
	21	6. 32. 6.		21	4. 40. 8.		21	3. 50. 9		21	5. 7. 7		21	7. 14. 5		21	8. 10. 4
	26	6. 23. 6.		26	4. 32. 8.		26	3. 52. 9		26	5. 27. 7		26	7. 24. 5		26	8. 6. 4

To find the Moon's Riſing and Setting at any Time.

Before the Full, add the Quantity of her Shining to the Time of the Sun's Setting, ſo have you the Moon's Setting; and for her Riſing, add the ſaid Quantity of her ſhining to the Sun-riſing, and you have the Moon's Riſing. But after the Full, ſubſtract the Length of her Shining from the Hour of the Sun-riſing or Setting. See the Table.

The Moon's Age Increaſ.	*The Hours ſhe ſhines.*	*Decreaſing.*
	H. M.	
1	0. 48	29
2	1. 36	28
3	2. 24	27
4	3. 12	26
5	4. 0	25
6	4. 48	24
7	5. 36	23
8	6. 24	22
9	7. 12	21
10	8. 0	20
11	8. 48	19
12	9. 36	18
13	10. 24	17
14	11. 12	16
15	12. 0	0

Seek the Moon's Age in the firſt or third Column, and in the Middle, right againſt her Age, you will find the Quantity of her Shining in Hours and Minutes; if it is her Increaſe, ſhe ſhines ſo many Hours and Minutes after Sun-ſet; if her Decreaſe, ſhe ſhines ſo many Hours and Minutes before Sun-riſing.

To know the Time of her Setting; add the Hours and Minutes againſt her Age, to the Hour of the Sun-ſetting, and that is the Time of her Setting; for her Riſing, add the ſame to the Time of the Sun riſing. Do thus all the Increaſe. After the Full, ſubtract the Hours and Minutes in the Table, from the Hour of the Sun's Riſing or Setting; and if the Subtraction cannot be made, add 12, and then ſubtract, and the Remainder ſhews the Time of the Moon's Riſing or Setting.

To

To know what 'tis o'Clock by the Moon's Shining upon a Sun-Dial.

See what the Shadow of the Moon, upon the Sun-Dial, wants of 12, which take from the Time of her coming to the *South*, the Remainder is the Hour of the Night; but if the Shadow be paſt 12, add thoſe Hours to the coming to the *South*, and the Sum is the Hour of the Night.

To find the Length of the Day and Night.

Double the Hours and Minutes of the Sun's Riſing, ſo have you the Length of the Night; and doubling the Hours and Minutes of this Setting, gives the Length of the Day.

The Regal TABLE of England *ſince the Conqueſt, and ſome of the moſt remarkable Princes before it.*

	bef. Chr.
CASIBELANUS, choſen chief Commander of the *Britains*, againſt the Invaſion of *Julius Cæſar*	52
	aft. Chr.
Queen BOADICEA the *Britiſh* Heroine, being abuſed by the *Romans*, raiſe an Army, and kills 70,000.	67
VORTIGERN, who invited the *Saxens* to the Aſſiſtance of the *Britains*, againſt the *Scots* and *Picts*. ——	446
HENGIST the *Saxon*, who erected the Kingdom of *Kent*, the firſt of the Heptarchy —— ——	455
King ARTHUR, famous for his powerful Reſiſtance and Victories over the *Saxons* ——	514
EGBERT, who reduced the Heptarchy, and was firſt crowned ſole Monarch of *England*. ——	828
ALFRED, who founded the Univerſity of *Oxford* ——	872
CANUTE, the *Dane* ——	1016
EDWARD the Confeſſor ——	1042
WILLIAM, the Conqueror —	1066
WILLIAM RUFUS ——	1087
HENRY I. ——	1100
STEPHEN ——	1135

	aft. Chr.
HENRY II. ——	1154
RICHARD I. ——	1189
K. JOHN —— ——	1199
HENRY III. ——	1216
EDWARD I. —— —	1272
EDWARD II. —— —	1307
EDWARD III. ——	1327
RICHARD II. ——	1377
HENRY IV. —— —	1399
HENRY V. —— ——	1413
HENRY VI. —— ——	1422
EDWARD IV. —— ——	1461
EDWARD V. ——	1483
RICHARD III. —— ——	1483
HENRY VII. —— —	1485
HENRY VIII. ——	1509
EDWARD VI. —— —	1547
Q. MARY —— ——	1553
Q. ELIZABETH ——	1558
JAMES I. —— ——	1603
CHARLES I. ——	1625
CHARLES II. —— ——	1649
JAMES II. —— ——	1685
WILLIAM and MARY —	1689
Q. ANNE —— ——	1702
GEORGE I. —— —	1714
GEORGE II. ——	1727

FINIS.



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To the Right Honourable A. Earl of B. *My Lord*, *your Lordſhip.*

To the Right Honourable C. Lord Viſcount D. *My Lord*, *Your Lordſhip.*

To the Right Honourable E. Lord F. *My Lord*, *Your Lordſhip.*

The *Ladies* are addreſs'd according to the Ranks of their Huſbands.

The Sons of Dukes, Marquiſſes, and the eldeſt Sons of Earls, have, by Courteſy of *England*, the Title of *Lord* and *Right Honourable.* And the Title of *Lady* is given to their Daughters.

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The Title of *Honourable* is likewiſe conferr'd on ſuch Perſons as have the King's Commiſſion, and upon thoſe Gentlemen who enjoy Places of Truſt and Honour.

The Title of *Right Honourable*, is given to no Commoner, excepting thoſe who are Members of his Majeſty's moſt honourable Privy Council, and the three Lord Mayors of *London*, *York* and *Dublin*, and the Lord Provoſt of *Edinburgh* during their Office.

To the PARLIAMENT.

To the Right Honourable Lords Spiritual and Temporal, in Parliament aſſembled, *My Lords*, or, *May it pleaſe Your Lordſhips.*

To the Right Honourable the Knights, Citizens, and Burgeſſes in Parliament aſſembled, *Gentlemen*, or, *May it pleaſe Your Honours.*

To the Right Honourable C. D. Eſq; Speaker of the Houſe of Commons, who is generally one of his Majeſty's moſt honourable Privy Council, *Sir.*

To the CLERGY.

To the moſt Reverend Father in God W. Lord Archbiſhop of *Canterbury*, *My Lord*, or, *Your Grace.*

To the Right Reverend Father in God L. Lord Biſhop of S. *My Lord.*

To the Right Reverend Lord Biſhop of G. Lord Almoner to his Majeſty, *My Lord.*

To the Reverend A. B. D. D. Dean of C. or Archdeacon, or Chancellor of D. or Prebendary, *&c. Reverend Doctor*, *Mr. Dean*, *Reverend Sir*, &c.

All Rectors, Vicars, Curates, Lecturers, and Clergymen of other inferior Denominations are ſtiled *Reverend.*

To the OFFICERS *of His Majeſty's Houſhold.*

They are for the moſt Part addreſs'd according to their Rank and Quality, though ſometimes agreeable to the Nature of their Office, *My Lord Steward*, *My Lord Chamberlain*, Mr. *Vice Chamberlain*, &c. and in all Superſcriptions of Letters which relate to Gentlemen's Employments, their Stile of Office ſhould never be omitted.

To the COMMISSIONERS, *and* OFFICERS *of the Civil Liſt.*

To the Right Honourable R. Earl of G. Lord Privy Seal, — Lord Preſident of the Council. — Lord Great Chamberlain, — Earl Marſhal of *England*, — One of his Majeſty's Principal Secretaries of State, *&c. My Lords*, *Your Lordſhips.*

To the Right Honourable the Lords Commiſſioners — Of the Admiralty, — Of the Treaſury, — Of Trade and Plantations, *&c. My Lords*, *Your Lordſhips.*

The Commiſſioners of the *Cuſtoms*, *Exciſe*, *Stamp Office*, *Salt Duty*, *Navy*, &c. muſt be ſtil'd Honourable, and if any of them are Privy Counſellors, 'tis uſual to ſtile them collectively *Right Honourable*, *Sir*, *Your Honour.*

To the SOLDIERS *and* NAVY.

In the Army all Noblemen are ſtiled according to their Rank, to which is added their Employ.

To the Honourable A. B. Eſq; Lieutenant General. — Major General. — Brigadier General of his Majeſty's Forces, *Sir*, *Your Honour.*

To the Right Honourable J. Earl of S. Captain of his Majeſty's Firſt Troop of Horſe Guards. — Band of Gentlemen Penſioners. — Band of Yeomen of the Guard, *&c. My Lord*, *Your Lordſhip.*

All Colonels are ſtiled *Honourable.* All inferior Officers ſhould have the Names of their Employments ſet firſt, as for Example, To Major W. C. To Captain T. H. *&c.*

In the *Navy* all Admirals are ſtiled *Honourable*, and Noblemen according to Quality and Office. The other Officers as in the Army.

To the AMBASSADORS, SECRETARIES *and* CONSULS.

All Ambaſſadors have the Title of *Excellency* added to their Quality; as have alſo all *Plenipotentiaries*, *Foreign Governors*, and the *Lords Juſtices of Ireland.*

To His Excellency Sir B. C. Baronet, his *Britannick* Majeſty's Envoy extraordinary and Plenipotentiary to the *Ottoman Port*, *Sir*, *Your Excellency.*

To his Excellency E. F. Eſq; Ambaſſador to his Moſt Chriſtian Majeſty, *Sir*, *Your Excellency.*

To

To his Excellency the Baron d'A. his *Pruſſian* Majeſty's Reſident at the Court of *Great Britain*, *Sir*, *Your Excellency*.

To Seignior W. G. Secretary from the Republick of *Venice*, *Sir*.

To G. H. Eſq; his *Britannick* Majeſty's Conſul at *Smyrna*, *Sir*.

To the JUDGES and LAWYERS.

All Judges, if Privy Counſellors, are ſtiled Right Honourable, otherwiſe Honourable; as for Inſtance.

To the Right Honourable A. B. Lord High Chancellor of *Great Britain*, *My Lord*, *Your Lordſhip*.

To the Right Honourable P. V. Maſter of the Rolls, *Sir*, *Your Honour*.

To the Right Honourable Sir G. L. Lord Chief Juſtice of the King's Bench, or, of the Common Pleas, *My Lord*, *Your Lordſhip*.

To the Honourable A. B. Lord Chief Baron, *Sir*, or, *May it pleaſe you*, *Sir*.

To the Honourable A. D. Eſq; one of the Juſtices, or to Judge T. *Sir*, or, *May it pleaſe you Sir*.

To Sir R. D. his Majeſty's Attorney, — Sollicitor, — or Advocate General, *Sir*.

All others in the Law according to the Offices and Rank they bear, every Barriſter having the Title of Eſquire given him.

Of the LIEUTENANCY *and* MAGISTRACY.

To the Right Honourable G. Earl of C. Lord Lieutenant and *Cuſtos Rotulorum* of the County of *Durham*, *My Lord*, *Your Lordſhip*.

To the Right Honourable D. C. Knight, Lord Mayor of the City of *London*, *My Lord*, *Your Lordſhip*.

All Gentlemen in the Commiſſion of the Peace have the Title of *Eſq*; and *Worſhipful*, as have alſo all Sheriffs and Recorders.

The Aldermen and Recorder of *London*, are ſtiled *Right Worſhipful*, as are all *Mayors of Corporations*, except *Lord Mayors*.

To P. S. *Eſq*; High Sheriff of the County of Y. *Sir*, *Your Worſhip*.

To the Right Worſhipful E. F. *Eſq*; Alderman of Tower Ward, *London*, *Sir*, *Your Worſhip*.

To the Right Worſhipful C. D. Recorder of the City of *London*, *&c. Sir*, *Your Worſhip*.

The *Governors* of *Hoſpitals*, *Colleges*, *&c.* which conſiſt of *Magiſtrates*, or have any ſuch among them, are ſtiled Right Worſhipful, or Worſhipful as their Titles allow.

To the GOVERNORS *under the* CROWN.

To his Excellency G. Lord S. Lord Lieutenant of *Ireland*, *My Lord*, *Your Excellency*.

To the Right Honourable C. Earl of D. Governor of *Dover* Caſtle, *&c. My Lord*, *Your Lordſhip*.

The ſecond Governors of Colonies appointed by the King, are called Lieutenant Governors.

Thoſe appointed by Proprietors, as the *Eaſt India* Company, *&c.* are ſtiled Deputy Governors.

To INCORPORATE BODIES.

Incorporate Bodies are called Honourable, as

To the Honourable Court of Directors of the united Company of Merchants trading to the *Eaſt Indies*, *Your Honours*.

To the Honourable the Sub-Governor, Deputy Governor and Directors of the *South Sea* Company, *Your Honours*.

To the Honourable the Governor, Deputy Governor and Directors of the Bank of *England*, *Your Honours*.

To the Maſters and Wardens of the Worſhipful Company of Mercers.

'Tis uſual to call a Baronet and a Knight *Honourable*, and their Wives *Ladies*, as

To the Honourable C. D. Baronet at E. near S. *Sir*, *Your Honour*.

To the Honourable W. H. Knight at G. *Surry*, *Sir*, *Your Honour*.
To T. Y. *Esq*; at *Wickham*, or, to Mr. Y. Ditto, *Sir*.

To MEN *of* TRADE *and* PROFESSIONS.

To G. D. Merchant in *Tower Street*, *London*, *Sir*.
To Doctor M. R. in *Bloomsbury Square*, *London*, *Sir*, *Doctor*.

But the Method of addreſſing Men of Trade and Buſineſs, is ſo common and ſo well known, that it does not require any further Examples.

Having thus far given our young Tradeſman the many and various Stiles and Titles of Addreſs, I ſhall proceed to ſhew him the Nature and Manner of writing Letters of Buſineſs.

Tradeſmens Letters ſhould be eaſy, clear, ſhort, and to the Purpoſe in Hand; here you muſt avoid all quaint Phraſes and labour'd Paragraphs, for the whole muſt be pertinent, and wrote ſo as to remove all Doubt and Heſitation; no Sentence ſhould be couched under obſcure Words, nor any thing therein contain'd trifling or ſuperfluous: You muſt alſo caſt away all affected Abbreviations, leaſt your Meaning ſhould be made ambiguous thereby.

Your Orders, Commiſſions and moſt material Circumſtances of Trade, ſhould be delivered in Terms the moſt plain and intelligible: Nothing ſhould be perplex'd, nothing inſerted to puzzle the Imagination of your Correſpondent, leſt Diſappointment ſhould enſue, and you become a Sufferer, from your own Vanity.

Nor ſhould you, or any of your Correſpondents, be leſs careful and punctual in anſwering all Letters received, as to every Particular therein contain'd, no Article ought to be unconſider'd, or left in Suſpence; many having been much hurt for the want of proper Intelligence.

You ſhould alſo in your epiſtolary Stile endeavour to imitate that which you make uſe of in your common Converſation, and therein talk to your Correſpondent as familiarly, as if you had met with him upon *Change*. What you would ſay to him, if preſent with you, is moſt proper to be inſerted in your Letters.

A Country Tradeſman's Order for Goods.

S I R, *Dorcheſter*, *September* 20, 1746.

MY Apprenticeſhip with Mr. *Thomas Johnſon* being expir'd, I have taken the Widow *Bancroft*'s Shop, and have Occaſion for the following Goods in your Way.

3 Pieces of Buckrams	——	at 14 *per Yard.*
3 Pieces of dy'd Linnen	——	8 ½ or 9
3 Pound beſt black Belladine ſewing Silk		
3 Pound white ditto		
1 Dozen beſt Bone		

I will order Mr. *Drury* the Carrier to pay you the Money as ſoon as I have receiv'd the Goods, which I hope you will take particular Care in the Choice of; for if theſe pleaſe, I ſhall order more as I have Occaſion, and ſhall, if you uſe me well, be a good Cuſtomer.

I am, Sir, your very humble Servant,

John Setcole.

To Mr. James Clarke, *in* King-ſtreet, London.

The Anſwer by a Servant.

S I R, *London*, *Sept.* 26. 1746.

I Receiv'd the Favour of yours in Mr. *Clarke*'s Abſence, and have ſent by Mr. *Drury* the Goods you order'd, with the Bill of Parcels incloſ'd, which I hope will pleaſe. I have taken particular Care in the Choice of them, and charg'd them at the very loweſt Price, and you may depend upon it that no Man in *London* will be more aſſiduous to pleaſe you, or ſerve you better than my Maſter, for whom I am, Sir,

Your moſt humble Servant,

James Butler.

To Mr. John Setcole, *in* Dorcheſter.

Another.

Another.

S I R, *Leiceſter, November* 10, 1746.

MR. *John Calcroft* informs me, that you have one Hogſhead of the Tobacco left mark'd G. which I deſire you would let me have; I ſhall ſend ſome Goods to *London* in a Fortnight's time, and the Waggon that brings them up ſhall call for the Tobacco; and if you could procure me any more back Carriage I ſhould eſteem it a Favour. I hope the Bill I ſent you for Fifty-two Pounds on Mr. *John Heywood* was duly honour'd.

Sir, your very humble Servant,

To Mr. John Emerſon, *Merchant in* London. George Pleſtow.

The Anſwer.

S I R, *London, November* 14, 1746.

I Receiv'd yours of the 10th Inſtant, and have agreeable to your Deſire put by for you the Hogſhead of Tobacco. My Neighbour Mr. *John Ludford*, will Load your Waggon back, provided you will carry the Goods on to *Derby*. The Bill on Mr. *Heywood* was paid.

I am, Sir, your obliged humble Servant,

To Mr George Pleſtow, *in* Leiceſter. John Emerſon.

Bills of Parcels in the RETAIL Buſineſs.

Reading, December 26, 1746.

MR. *Thomas Good*,

Bought of *Timothy Jones*,

					l.	s.	d.
9	Yards fine Barragon,	at	4s	6d *per Yard*	2	0	6
2	Yards and ¼ ſuper fine blue Cloth,		18	0	2	0	6
5	Yards Shalloon,			22	0	9	2
10	Ells ¾ wide waſht Dowlaſs,			16	0	13	4
15	Ells ⅞ wide, ditto			20	1	5	0
4	Yards blue Calimanco			15	0	5	0
3	Yards, yard wide white *Scotch* Cloth,			12	0	3	0
3	Dozen Coat Buttons,		2	0	0	6	0
6	Dozen Breaſt ditto			15	0	7	6
1	Ounce Belladine Silk,			0	0	2	0
3	Yards beſt Buckram,			16	0	4	0
	Thread 6, Canvas 8, Stay-tape 3,				0	1	5
	Pins 3, Needles 4, Hooks and Eyes 2,				0	0	9
					7	18	2

MR. *Charles Chouſe*, *London, December* 27, 1746.

Bought of *Tomkins Williams*,

					l.	s.	d.
8	*Virginia* Walnut-tree matted Chairs,	at	10s		4	0	0
1	Braſs Plate Warmer			14	0	14	0
1	Pair of Braſs Arms			6	0	6	0
4	Matts		0	8	0	2	8
					5	2	8

SIR *Charles Brookes*, *Briſtol, December* 20, 1746.

Bought of *William Wiſeman*,

					l.	s.	d.
10	Yards Genoa Velvet,		21s		10	10	0
10	Yards Shagreen,		3	6	1	15	0
8	Yards Gold Orrice,		7	6	3	0	0
					15	5	0

Bath, November 8, 1746.

THE Right Honourable the Counteſs of *Harwich*,
Bought of *John Stephens*,

	l.	*s.*	*d.*
1 Set Spectators Gilt and Letter'd	1	2	6
1 Thompſon's Travels, 3 vol. 8vo. gilt,	0	17	0
1 Pilpay's Fables	0	2	6
1 Britiſh Magazine, for *September*	0	0	3
	2	2	3

Bills of Parcels in WHOLESALE Buſineſs.

MR. *John Jones*, *Saliſbury, December* 27, 1746.
Bought of *Jonathan Sands*,

2 Groſe Inkle ſtrip'd	at 11*s*	1	2	0
4 Groſe Filleting	36	7	4	0
10 Groſs Qualitys	4	2	0	0
6 Groſe Ditto	7	2	2	0
		12	8	0

MR. *John Choice*, *London, December* 22, 1746.
Bought of *Daniel Prime*,

10 Pieces ſtrong Hempen Ticklenburghs,

110	101				
106	108				
105	103				
85	103				
103	102				
509	517	1026 Ells	at 53 *l. per Role*,	36	5 0
20 Pieces of beſt 4 ſeal'd Heſſens,			20*s*	20	0 0
10 Pieces 2 ditto			17	8	10 0
10 Pieces Drills			25	12	10 0

101 Pieces ¼ Linnen

43	43	15			
20 ½	20	19 ½			
860	860	292 ½			
21 ½		860			
881 ½		881 ½			
		2034			
		1017			
Diſcount 2 *per Cent.*		20			
		997 Ells	at 9*d* ¼	38	8 6
N. B. 1500 Ells makes a Role				115	13 6

MR. *Benjamin Slade*, *London, December* 24, 1746.
Bought of *Robert Grimes*,

10 Holland whited Long Lawns,	Nº. 141/150	at 66	33	0 0
10 Ditto,	Nº. 471/479	89	44	10 0
10 Demy ſmall thread Hollands	Nº. 71/80	186 ¾ Ells	28	0 3
25 Demy Cambricks	Nº. 101/125	35	43	15 0
			149	5 3

Wholesail Buſineſs.

MR. *Philip Clay*, *London, December* 20, 1746.

Bought of *John Waterman*,

				s.	d.		l.	s.	d.
N°. 55	20								
60	20	}	is 79 double Sileſia,	at 15	4	——	60	11	4
65	20								
70	19								
32	5	Pieces ¾ wide Iriſh Linnen,	23						
			23						
			23						
			22						
			24						
			115 Yards	at 9*d*		——	4	6	3
31 to 35	5	Demy Menage Holland	18 ⅜						
			19						
			18 ⅝						
			18						
			18 ⅜						
			92 ¼ Ells	— 3	6	——	16	2	10 ½
22	2	Hambro' whited long Lawns ——		45		——	4	10	0
136	2	Holland whited Ditto ——		84		——	8	8	0
201	2	Ditto ——		102		——	10	4	0
76	1	Demy Cambrick ——		32		——	1	12	0
86	1	Ditto ——		34		——	1	14	0
412	1	Ditto ——		62		——	3	2	0
424	1	Ditto ——		68		——	3	8	0
							113	18	5½

Accounts Current.

MR. *John Armſtrong*, *Dr.* To *John Williams*,

1746.			l.	s.	d.
May 4.	To a Parcel of Goods ——		34	4	6
June 10.	To Ditto ——		70	7	0
July 4.	To Ditto ——		35	6	0
Aug. 10.	To Ditto ——		19	14	7
Sept. 1,	To Ditto ——		62	10	1
29.	To Ditto ——		10	11	11
			232	14	1

Mr. *George Watkins*, *Dr.*

1746			l.	s.	d.
March 27.	To a Parcel of Goods	97	6	4	
April 3.	To Ditto ——	150	7	10	
May 14.	To Ditto ——	65	15	8	
June 18.	To Ditto ——	77	7	7	
July 15.	To Ditto ——	69	9	0	
Auguſt 1.	To Ditto ——	45	5	5	
		505	11	10	

Per Contra, *Cr.*

1746		l.	s.	d.
April 3.	By Caſh receiv'd —	70	0	0
May 14.	By Ditto ——	100	0	0
June 18.	By Ditto ——	89	10	0
July 10.	By Ditto ——	60	0	0
Auguſt 1.	By Ditto ——	75	0	0
		394	10	0
To Balance to *Chriſtmas* 1746, carried down		111	1	10
		505	11	10

To Balance of laſt Year's Account brought down 111 1 10

Dr.

Dr. Mr. *George Watkins's* Account Current with *John Wiſe*, *Cr.*

1746	*l.*	*s.*	*d.*	1746	*l.*	*s.*	*d.*
April 1. To a Parcel of Goods	78	0	10	*June* 29. By a Bank Bill ——	50	0	0
May 9. To Ditto ——	188	8	6	*Aug* 30. By Goods return'd	15	10	0
July 27. To Ditto ——	69	14	4	*Sept.* 8. By Caſh, by Mr. *Simpſon*,	50	0	0
Sept. 8. To Ditto ——	77	4	0	*Octob.* 6. By a Bill on *G. Smith*,	78	0	0
Octob. 31. To Ditto ——	56	6	7.	*Decemb.* 1. By Caſh by your Carrier *John Loſt*,	80	0	0
Nov. 7. To your Bill on *Smith* return'd with charge of Proteſt Letters, *&c.*	78	10	6		273	10	0
				By Ballance due ——	274	14	9
	548	4	9		548	4	9

Sundry Forms of Receipts and Acquittances proper to be given by a Servant or Apprentice, upon the Receipt of Money for the Uſe of his Maſter, or any other Perſon by whom he is employ'd.

RECEIV'D *April* 10, 1746. of Mr. *Charles Roſwell*, Thirty-five Pounds on Account, for the Uſe of my Maſter Mr. *John Auſtin*.

L. 35 0 0 *George Truſty.*

RECEIV'D *April* 14, 1746, of Mr. *James Oldman*, One-hundred and fifty Pounds in full for my Maſter, Mr. *Jonathan Froward*.

L. 150 0 0 *Henry True.*

RECEIV'D *April* 18, 1746. of Meſſrs. *Newman* and *Trueman*, Two-hundred and twenty two Pounds Ten Shillings in Money, and allow'd for Damages five Shillings and Six-pence, which makes together Two hundred and twenty-two Pounds fifteen Shillings and Six-pence, and is in full to *Lady-Day* laſt paſt, for Meſſrs. *John* and *James Trueblue*,

Caſh —— 222 10 0 *Timothy Houlme.*
Allow'd for Damages 0 5 6
L. 222 15 6

If you give a Receipt or Acquittance in a Receipt Book, it is not cuſtomary to mention the Perſon's Name (except requir'd) becauſe the Book itſelf is the Voucher for that. As thus

RECEIV'D *April* 21, 1746. Forty-one Pounds five Shillings in full for Mr. *Ralph Walton*.

L. 41 5 0 *Ralph Egerton.*

RECEIVED *April* 30, 1746. of the Honourable *Eaſt India* Company Two-thouſand Pounds in full for Meſſrs. *John* and *Charles Chandler*,

L. 2000 0 0 *Daniel Davis.*

RECEIV'D *May* 3, 1746, of the worſhipful Company of Merchant-Taylors, Eighty Pounds on Account of Mr. *James Free*.

L. 80 0 0 *John Danvers.*

RECEIVED *May* 10, 1746. of the Governor and Company of the Bank of *England* Two-hundred and fifty Pounds in full for Mr. *Edward Griff*.

L. 250 0 0 *John Free.*

RECEIV'D *May* 15, 1746. of Mr. *Thomas Marſon*, Six Pounds thirteen Shillings and Six-pence in Money, and allow'd for Land-Tax ſix Shillings and Six-pence, which make together

gether ſeven Pounds in full for half a Year's Rent due to *Lady-Day* laſt paſt, for my Father Mr. *James How*,

Caſh	6	13	6
Land Tax	0	6	6
	7	0	0

James How, jun.

REceiv'd *May* 19, 1746. of Mr. *Oliver Dawſon*, Ten Pounds Ten Shillings for a Note of his Hand, given to my Maſter Mr. *James Patience*, due laſt *Chriſtmas*, which Note I promiſe to deliver to him To-morrow, upon his giving me back this Receipt.

L. 10 10 0 *James Holdfaſt.*

REceiv'd *May* 23, 1746. of *Benjamin Adamſon* by the Order and for the Uſe of Mr. *James Bold*, Two hundred Pounds for my Maſter Mr. *John Feeble*.

L. 200 0 0 *James Long.*

REceiv'd *May* 27, 1746. of *George Ford*, Eſq; Five hundred Pounds, being a Gift from an unknown Hand, ſent to him to be diſtributed by my Maſter Mr. *Theophilus Truſty*, to ſuch unfortunate common Soldiers Widows (according to his Diſcretion) who have loſt their Huſbands in the late unnatural Rebellion.

L. 500 0 0 *John Truelove.*

REceiv'd *June* 2, 1746. of his Excellency Signor *di Chielo*, Ambaſſador Extraordinary from the moſt Serene Republick of *Venice*, a Bill of Exchange drawn upon *London* for 6825 Ducats Banco, the Exchange 52 *d.* Sterling per Ducat, which makes 1478*l.* 10*s.* Sterling, and when paid will be in full of all Demands due to Mr. *James Solomon*.

L. 1478 10 0 *John Marvedy.*

As the Forms of Receipts or Acquittances given by Merchants or Tradeſmen themſelves, muſt of Conſequence be very near the ſame as the Servant's or Apprentice's, the fewer Examples are required.

REceiv'd *June* 7, 1746, of Mr. *James Marſh*, One hundred and thirty five Pounds on Accompt for Self and Co.

L. 135 0 0 *George Raincock.*

REceiv'd *June* 12, 1746. of Mr. *Robert Smart*, Twenty-five Pounds Ten Shillings in full for Co. and Self

L. 25 10 0 *John Raymond.*

REceiv'd *June* 14, 1746. of Mr. *Jonathan Longman*, Twenty-five Pounds fifteen Shillings in full of all Demands, due to the Eſtate of Mr. *John Spendelow*, late of *Covent-Garden*, a Bankrupt,

L. 25 15 0 *James Touchitt*, Aſſignee.

Forms of Promiſſory Notes uſually given by the Servants or Apprentices of Bankers or eminent Tradeſmen.

London, June 16, 1746.

I Promiſe to pay to Mr. *James Truelover*, or Bearer, on Demand, Forty-five Pounds for Mr. *John Chalie*,

L. 45 0 0 *Charles Smither.*

London, June 17, 1746.

I Promiſe to pay to Mr. *Joſeph Shipley*, or Bearer, on Demand, Five hundred and Fifty Pounds, for Meſſrs. *Seagood* and *Upton*,

L. 550 0 0 *George Smith.*

London, June 18, 1746.

SIX Days after Date, I promiſe to pay to Mr. *Paul Dalrimple*, or order, Fifty-two Pounds Ten Shillings, for my Father, Mr. *John Leach*,

L. 52 10 0 *Edward Leach.*

Promiſſory Notes uſually given by Maſters.

London, June 19, 1746.

I Promiſe to pay to Mr. *John Horncaſtle*, or Bearer, on Demand, Three hundred and Sixty-five Pounds,

L. 365 0 0 *Joſiah Wilſon.*

London, June 20, 1746.

I Promiſe to pay to Mr. *John Adams*, or order, Fifty-two Pounds Ten-Shillings one Month after date, for Value receiv'd,

L. 52 10 0 *Thomas Cordwell.*

London, June 21, 1746.

I Promiſe to furniſh Mr. *George Trim* with a Bill of Exchange upon Mr. *Charles Never-fail* of *Cheſter*, for Three hundred Pounds at twenty Days Sight, on *Tueſday* next for Value receiv'd.

L. 300 —— *John Cape.*

RECEIV'D *June* 23, 1746. of the Rev. Dr. *Richard Greenwood*, a Bill of Exchange on Mr. *John Barfoot*, Merchant in *Southwark*, for Seventy-five Pounds due the 28th Inſtant, which I promiſe to be accountable for on Demand,

L. 75 0 0 *John Longman.*

London, June 24, 1746.

BORROW'D and Receiv'd of Mr. *Nicholas Grant*, Forty-five Pounds, which I promiſe to pay on Demand,

L. 45 0 0 *James Truſty.*

Promiſſory Notes, for a valuable Conſideration, muſt always mention the *Value receiv'd*, if the Thing itſelf is not ſpecified; which gives them Validity in a Court of Judicature.

Promiſſory Notes payable to —— (or order) are indorſed over from one Perſon to another, in the following Manner.

The preſent Poſſeſſor writes his Name on the Back of the Note, and delivers it to the Party whoſe Property it is.

It is unneceſſary to indorſe a Promiſſory Note payable to Bearer.

Promiſſory Notes, and Book Debts, if not Legally demanded in ſix Years, cannot be recovered by Law.

Promiſſory Notes payable to Bearer on Demand, ſhould be tender'd for Payment as ſoon as Receiv'd, for if you keep them in your own Hands above three Days, and the Perſons fail, the Loſs will be your own; but if within the three Days, they will fall in *Equity* on the Perſons you receiv'd them of.

Inland BILLS *of* EXCHANGE.

Derby, July 1, 1746.

SIR, *L* 57 10 0

AT Sight pay to Mr. *James Cooper*, or order, Fifty-ſeven Pounds Ten Shillings value receiv'd of Mr. *John Cookſon*, and place it to Accompt as adviſed by

To Mr. Ralph Thorne, *Merchant, in* London. *Your very humble Servant,* *George Tanter.*

Dear

London, July 2, 1746.

Dear Brother, L. 10 10 0

AT Sight pay to Mr. *Grove Gregory*, or Bearer, Ten Pounds Ten Shillings for Value receiv'd, and place it to Accompt without any further Advice from

To Mr. James Gentle, *at the* Black Horſe, *in* Coney Street, York.

Your affectionate Brother, Giles Gentle.

London, July 3, 1746.

SIR, L. 27 17 0

AT ſix Days Sight pay Mr. *David Sampſon*, or order, Twenty-ſeven Pounds Seventeen Shillings, Value receiv'd of Mr. *Thomas Price*, and place it to Acoount as adviſed by

To Mr. Samuel Weal, *Linnen Draper, in* Worceſter.

Your very humble Servant, James Waſt.

Exeter, July 4, 1746.

Meſſrs. Goodpay and True, L. 4350 0 0

AT twenty Days Sight, pay Mr. *John Truſty*, Four-thouſand three-hundred and fifty Pounds Value of him receiv'd, and place it to Account, as adviſed by

To Meſſrs. Goodpay *and* True, *Bankers, in* London.

Your very humble Servant, John Holdſtock.

London, July 5, 1746.

SIR, L. 250 0 0

FIfteen Days after date pay *William Gee*, Eſq; or order, Two-hundred and Fifty Pounds Value receiv'd of Mr. *Jonathan Heartly*, and place it to Account as adviſed by

To Mr. Timothy Wilkes, *Merchant, in* Lincoln.

Your very humble Servant, George Lancelot.

Litchfield, July 7, 1746.

SIR, L. 52 13 0

ONE Month after date pay Mr. *Forward Luke*, or order, Fifty-two Pounds thirteen Shillings Value receiv'd, and place it to Account as adviſed by

To Mr. Lemuel Gulliver, *Merchant, in* Weſtminſter.

Your very humble Servant, Gregory Johnſton.

Foreign BILLS *of* EXCHANGE.

Due 11—14 *Sept.*

Rotterdam, July 22, *N. S.* 1746.

for *L.* 60 *Ster.*

AT two Uſance of this my firſt of Exchange, pay to Mr. *Jane Piere* St. *Martin*, or order, ſixty Pounds Sterling Value of Mr. *Jean Burger*,

To Mr. John Truſty, *Merchant, in* London.

Accept. *J. T.*

Claudius Vanhagen.

Rotterdam, July 22. *N. S.* 1746.

for *L.* 60 *Ster.*

AT two Uſance of this my ſecond of Exchange, (the firſt not paid) pay to Mr. *Jean Piere St. Martin*, or order, ſix Pounds Sterling Value of Mr. *Jean Burger*,

Claudius Vanhagen.

To Mr. John Truſty, *Merchant, in* London.

London, July 8, 1746.

Crowns 876, at 34*d. per Crown.*

AT ſix Days Sight pay this my ſecond of Exchange (the firſt not paid) to Mr. *James Jardin*, or order, eight Hundred ſeventy-ſix Crowns *Tournois*, at ſixty Sols *Tournois* the Crown, Value receiv'd at thirty-four pence Sterling the Crown, as adviſed by

To Meſſiers Freeman *and* La Mort, *Merchants, in* Paris.

Clement Godard.

Genoa,

Genoa, July 9, 1746.
for 650 *Crowns, at* 65*d Ster.*

AT ten Days Sight, pay this my Second of Exchange (the firſt not paid) to Seignior *Franciſco Donomo*, or order, Six-hundred and fifty Crowns, Exchange at Sixty-five Pence the Crown, Value receiv'd of himſelf, and place it to Account as adviſed by

John Gerrard Gordono.

To Meſſrs. Jackſon *and* French, *Bankers, in* London.

London, July 10 1746.
Exchange for 200 *Mil. at* 5*s* 6*d*

AT thirty Days Sight, pay this my firſt of Exchange, to the Order of Mr. *John Thomas*, Two-hundred Milrees, Value receiv'd, and place it to Account as adviſed by

James Conyers.

To Mr. Onley Simpſon, *Merchant, in* Liſbon.

Obſervations and Inſtructions concerning Foreign and Inland Bills of Exchange and Promiſſory Notes.

EXchange among Merchants and Men of Buſineſs, is allow'd to be the moſt myſterious Part of Merchandiſe or Traffick, and is chiefly grounded upon Cuſtom and Experience.

The Neceſſity and Uſefulneſs of Exchange has been long eſteem'd by the general Conſent of Mankind, becauſe it prevents the Danger or Hazard of carrying or tranſporting of Money not only from one Town or Country to another in *England*, but to almoſt all Parts of the known World. And this is done by a few Lines written on a Piece of Paper (as already ſpecified in ſeveral Forms) call'd *a Bill of Exchange*, to which Men of Credit pay a very ſtrict Honour and Regard, it being ſo noble and excellent in its Nature. And tho' it cannot properly be call'd a Speciality, becauſe it wanteth thoſe Formalities required by the Common Law of *England*, *viz.* as a Seal, Delivery and Witneſſes; yet it is equivalent thereto, and may be reckoned to exceed any Speciality, carrying a commanding Power with it, although directed from a Servant to his Maſter; for if the Maſter accepts it, the Concern is as great in Reſpect to his Honour and Credit to pay it when due, as the Servant can deſire, or the Party to whom it is made payable can expect, becauſe the Acceptor's Credit ſuffers if not paid.

Noting and Proteſting are the natural Conſequences attending the Failure thereof, which Alarms the Publick, and ſoon puts a Stop to a Tradeſman's Commerce; for he cannot expect to keep his Credit long, who puts off an accepted Bill when due; and beſides he not only injures his own but his Servant or Friend's Credit, and the Charges which are incident, and the Payment which is unavoidable at the End will fall heavy if the Parties are able; for both the Acceptor and Drawer are bound until Payment is made. As ſhall be farther illuſtrated in its proper Place.

In drawing Bills of Exchange the following Rules ought to be obſerv'd.

1. To ſet down on the Top of the Bill the Place where, and the Day when the Bill is drawn, and if Foreign whether *Old* or *New Stile.*
2. It is uſual in the ſame Line to mention the Sum in Figures, but it muſt always be put in Words at length in the Body of the Bill.
3. The Time of Payment.
4. The Quality of the Bill, that is, if Foreign, whether firſt, ſecond or third.
5. The Name of the Perſon in whoſe Favour it is drawn.
6. For what Sum of Money.
7. If Foreign the Price of Exchange.
8. Of whom the Value was receiv'd, and to what Account to be plac'd.
9. What Advice the Perſon it is drawn upon may expect.
10. The Subſcription or Name of the Drawer.

11. The

11. The Addreſs or Direction to the Perſon who is to pay the Bill.

There needs no Explication to any of theſe Articles except the third, which regards the Time of Payment, for if a Bill is drawn at Sight it is payable as ſoon as preſented, the ſame as a Draught or Note on Demand, which many Gentlemen in Trade have a miſtaken Notion of. For becauſe Bills after Sight or Date are allow'd three Days Grace, they imagine one at Sight ſhould. All ſorts of Bills ſhou'd be tender'd for Acceptance as ſoon as they come to hand, and to thoſe after Sight the Acceptor muſt mention the Day of the Month in Writing when accepted; but in other Caſes if the Acceptor ſubſcribes his Name, or makes any Mark upon the Bill, or if he ſays to the Servant that tenders it, I will pay it when due, it is a ſufficient and valid Acceptance; but in the laſt Caſe it wou'd be prudent for the Servant to make a Remark on the Bill, or otherwiſe, ſo as to be a ſufficient Witneſs if any Diſpute ſhou'd ariſe.

Such is the Excellency of a Bill of Exchange, that according to the Cuſtom or Law of Merchants, no Witneſs is required to be preſent to ſee the Drawer ſubſcribe his Name, or when any Party underwrites an Acceptance; for it is ſuppos'd that thoſe that deal by Exchange are Men of Credit, whom it concerns to acknowledge their Subſcriptions, and pay as punctually as the Deliverer or Party to whom it is made payable can expect; for if it ſhou'd happen that the Drawer or Accepter ſhou'd preſume to deny his or their Subſcriptions, it may ſoon be prov'd againſt him or them by comparing their Letters, Draughts, or Books of Accounts or other Circumſtances.

The *European* Merchants cuſtomarily allow a certain Time to the Acceptor after a Bill is due, which is call'd Time of Grace or Favour, which differs according to the Cuſtom of the Places drawn upon, *viz.*

Great Britain and *Ireland* allow three Days.

Amſterdam, *Rotterdam*, *Middleburgh*, *Antwerp*, *Cologn*, *Breſlaw*, *Nuremburgh*, and *Venice* ſix Days.

France	10	Days.
Spain	14	
Portugal	6	
Geneva	30	
Naples	8	

At *Leghorn*, *Milan* and other Places in *Italy*, the Bearer gives Days of Grace at Diſcretion, or Proteſts the firſt Day if he thinks proper.

Frankfort	4	Days.	*Dantzick*	10	Days.
Leipſick	5		*Koningſburg*	10	
Nuremburgh	5		*Hamburgh*	12	
Augſburgh	5		*Sweden*	12	

The following Places reckon their Time and Date by *New Stile*, which is eleven Days before the *Old*.

Amſterdam, *Rotterdam*, *Antwerp*, *Harlem*, *Middleburgh*, *Ghent*, *Bruſſels*, *Brabant*, and moſt of the *Netherlands*, *France*, *Portugal*, *Spain*, *Italy*, *Poland*, and all the *Romiſh* Electorates in *Germany*.

The following Places reckon their Time and Date by *Old Stile*.

Great Britain and *Ireland*, and the Proteſtant Electorates and Principalities in *Germany*, *Denmark*, *Embden*, and the roteſtant Cantons of *Switzerland*.

Hamburg, *Eaſt Friezland*, *Geneva*, *Sweden*, *Holſtein*, *Lubeck*, *Stratzburgh*, *Saxony*, *Riga*, *Leipſick*.

Likewiſe

Likewiſe *New-England*, *Jamaica*, *Barbadoes*, and all his Majeſty's Dominions abroad.

As Foreign Bills of Exchange are often drawn at Uſance, to (or double) Uſance, or two Uſance and a half, or Uſance and ſo many Days, it will not be improper here to inform the young Trader what Uſance is, and how reckon'd differently in ſeveral Parts of *Europe*.

Uſance is a cuſtomary Time for the Payment of Bills of Exchange from one Nation to another) *viz.*

The Uſance of *London* to and from *France*, *Antwerp*, *Zealand*, and *Amſterdam*, *Hamburgh*, *Flanders*, *Rotterdam*, *Brabant*, is one Kalendar Month; two (or double Uſance) is two Kalendar Months, *&c.*

The Uſance of Ditto, to and from *Spain*, or *Portugal*, is two Kalendar Months, double four Months, *&c.*

Uſance for Ditto to and from *Italy* is three Kalendar Months, double 6 Months, *&c.*

To prevent Interruption of Buſineſs, by Miſcarriage of Letters or other Accidents, Merchants always draw two, and often three Bills if Foreign, all of the ſame Tenor and Date, every one of which excepting againſt the other two, as you'll ſee by the Form. Theſe Bills the Remitter ſends his Correſpondent by different Poſts, and when one of them is paid the reſt are of no Force.

As Bills of Exchange ſeldom come without Letters of Advice, ſo ought they to be peruſed carefully; for if a Bill ſhou'd be expreſs'd *place it to the Account of G.* and the Letter of Advice ſays *W.* it ſhou'd be proteſted, for it cannot be paid without incurring the Hazard of a Law Suit.

In all Countries, Proceſſes at Law concerning Bills of Exchange are ſhorter than in any other Caſe, but no recourſe can be taken againſt the Drawers or Endorſers, except the Bill be duly proteſted, the Neglect of which leaves the Poſſeſſor no Security, but the Acceptor; whereas if he proteſts the ſame in due Time he holds the Drawer, and all the Endorſers for the principal Intereſt and Damages. Therefore if an accepted Bill be put off when due, it muſt be noted, that is, put into the Hands of a Notary Publick, who will carry it or ſend it to the Perſon upon whom the ſame is drawn, and upon Refuſal of Payment upon any Pretence whatſoever he will proteſt it, the Form of which is as follows.

Due 11,—14, *Sept.*

Rotterdam, July 22, *N. S.* 1746.
for *L.* 60 *Ster.*

AT two Uſance of this my firſt of Exchange, pay to Mr. *Jean Piere* St. *Martin* or order Sixty Pounds Sterling Value of Mr. *Jean Burger*,

To Mr. John Truſty,
Merchant, in London.

Accepted *J. T.*

Claudius Van-hagen.

ON THIS DAY, the fourteenth of *September* one thouſand ſeven Hundred and forty ſix, *Old Stile*, at the Requeſt of *Jonathan Smith*, of *London*, Merchant, Bearer of the Bill of Exchange, whereof a true Copy is above written, I *David Weſt* of *London*, Notary Publick, by Royal Authority duly admitted and ſworn, exhibited the ſaid original Bill of Exchange unto Mr. *John Truſty*, of *London*, Merchant, upon whom the ſame is drawn, and who has accepted it, and demanded of him Payment thereof, whereunto he anſwer'd he wou'd pay the ſaid Bill of Exchange To-morrow; which anſwer not being ſatisfactory,

THEREFORE I the ſaid Notary at the Requeſt aforeſaid, have proteſted, and by theſe Preſents do ſolemnly Proteſt as well againſt the Drawer and Acceptor of the ſaid Bill of Exchange, as againſt all others whom it may concern, for Exchange, re-Exchange and all Coſts, Charges, Damages and Intereſts ſuſſered or to be ſuffered, for want of Payment of the

ſaid

ſaid Bill of Exchange done and proteſted in *London*, in the Preſence of *Gregory Jones* and *Thomas Whye* of *London* aforeſaid Witneſſes.

In Teſtimonium Veritatis,
David Careful, Not. Publick.

The above Form is an Inſtance in one Caſe only, for there are ſo many different Anſwers given to Bills of Exchange and Promiſſory Notes (as for Inſtance, if the Perſon be not at Home who is to pay the Bill or Note, the Servant gives the Anſwer, which he does to the beſt of his Knowledge) as makes it impoſſible to enumerate them all in this Eſſay; and as upon theſe Occaſions the Notary-publick's Office muſt be apply'd to, I ſhall here preſent the young Trader with a ſhort Abſtract of two Acts of Parliament concerning Inland Bills and Promiſſory Notes, and refer what remains concerning the Forms of Proteſts to the Office itſelf.

By an Act *Anno* 9 and 10 *Gulielmi* III. Regis. It is enacted, that in ſuch Cities, Towns, or Places, where no Notary Publick reſides, any ſubſtantial Perſon of the City, Town, or Place, in the Preſence of two or more credible Witneſſes, may act as ſuch, Refuſal or Neglect being firſt made of due Payment of the ſame. And by an Act *Anno* 3 and 4 *Annæ Reginæ*. It is enacted, that all Notes payable to any Perſon or Order, ſhall be aſſignable over in the ſame Manner as Inland Bills of Exchange are, or may be; and that any Perſon to whom ſuch Note is indors'd may maintain an Action either againſt the Perſon who ſigned ſuch Note, or againſt any of the Perſons that indorſed the ſame.

If a Foreign Bill be Proteſted for Non Payment (as in the Caſe recited) you muſt ſend the Bill and Proteſt to the Perſon whom you receiv'd it of, who muſt forward the ſame till it comes to the Drawer in Order to recover all Coſts, Charges, Damages and Intereſts from him (or if he fails from any of the Endorſers) if proteſted in due Time.

If an Inland Bill of Exchange be accepted, and ſpecial Action founded on the Cuſtom of Merchants be brought againſt the Accepter, the Plantiff muſt produce the Bill itſelf upon the Trial.

If a Foreign Bill be proteſted for want of Acceptance, you muſt keep the ſame till due (unleſs there is Time for the Returning of it before it becomes due) but by all Means return the Proteſt, for that will oblige the Drawer to give Security for the Payment of the ſame, if not paid where the ſame is made payable.

If a Bill of Exchange is made payable to any Perſon without mentioning the Word Order, ſuch Bill is notwithſtanding liable to be endorſed, and if accepted, the Perſon who has accepted it will be oblig'd to pay it when due to the Perſon to whom the ſame is endorſed; for if a Bill is made payable to any Perſon only (according to the Cuſtom of Merchants) it is to his Order, although the ſame is not mention'd in the Body of the Bill.

If a Bill of Exchange by contrary Winds or any other Accident ſhou'd not come to hand till after it's due, it muſt immediately be tender'd to the Perſon upon whom it is drawn for Payment, and if he refuſes to pay the ſame, it muſt be proteſted; under which muſt be an Act ſignifying that it was not receiv'd in due Time to demand the ſame on the Day it became due, upon which the Drawer will be accountable for all Coſts, Charges, Damages and Intereſts, the ſame as if it had been proteſted the Day it became due.

But if a Bill of Exchange ſhou'd be kept till over-due, thro' the Default or Neglect of any Perſon to whom the ſame is endors'd, and the Perſon upon whom it is drawn ſhou'd happen to fail the Day after it becomes due, and the Drawer ſhou'd prove that he had Effects in the Hands of the Perſon upon whom the ſaid Bill was drawn, and that it wou'd have been paid, if it had been demanded on the Day it became due, in ſuch Caſe the Perſon through whoſe Default or Neglect the ſame was occaſion'd, wou'd have no Remedy againſt the Drawer or any other Perſons whatſoever, for by ſuch his Default or Neglect he abſolutely makes the Bills his own, and muſt ſtand to the Conſequences attending the ſame. If a Perſon accepts a Bill for the Honour of any Drawer or Endorſer, the ſame muſt be accepted under Proteſt, by which he is intitled to Commiſſion together with Intereſt for the

ſame

ſame from the Day it was due until he is re-emburs'd with all Coſts and Charges.

If the Drawer and Acceptor of a Bill fail before it becomes due, the Poſſeſſor may claim a Dividend of both their Eſtates, and if that ſhou'd not be ſufficient to pay him the whole Sum, he may come upon the Endorſer that indors'd it to him; and if more Endorſers to the next, until it comes to the Perſon to whom the ſame is payable who muſt ſtand to all Loſſes.

If a Bill becomes due on a *Sunday* or Holiday, by Law eſtabliſh'd it muſt be demanded the Day before, and if not paid, noted or proteſted that Day.

A Tradeſman's Wife, Clerk, or Friend, cannot legally accept a Bill of Exchange in his Abſence, without a Letter of Attorney from him for that Purpoſe (properly witneſſed, ſeal'd and deliver'd) tho' it is a common Practice: But if you can prove that he has paid Bills of their Acceptance for a long Courſe of Time by two or more credible Witneſſes, he will be obliged by Law to pay the Money.

If a Bill of Exchange is left with a Perſon to be accepted, and the ſame ſhou'd accidentally be loſt, miſlaid or deliver'd to a wrong Perſon, in this Caſe the Perſon, if he intended to accept it, muſt pay the ſame when it becomes due, upon being indemnify'd, and the Perſon through whoſe Fault or Neglect it was occaſion'd, muſt be at the Charge of ſuch Indemnification.

Always take a Copy of Bills of Exchange before you preſent them for Acceptance, and Copy them *Verbatim*; for if a Bill ſhou'd be loſt you may by that Means prove your Claim, by comparing it with the Copy if it ſhou'd ever come to Hand.

A Foreign Bill of Exchange, let it be drawn for what Sum ſoever, if not accepted and paid, muſt be proteſted in order to recover the ſame from the Drawer.

But an Inland Bill of Exchange, or Promiſſory Note, has no Occaſion to be proteſted, unleſs the Value amounts to Twenty Pounds or upwards.

If a Perſon has the Poſſeſſion of a Bill of Exchange that is accepted, and the Perſon who accepted it ſhou'd fail, in this Caſe you may and ought to Proteſt againſt him, for better Security for the Payment of the ſame againſt it becomes due.

For a Foreign Bill of Exchange, the Acceptor muſt not be indulg'd above one Poſt, but for an Inland Bill the Acceptor may be indulg'd 14 Days before proteſted.

If a Bill of Exchange is drawn upon any Perſon in *London* or elſewhere, and no ſuch Perſon is to be found, you muſt immediately carry it to a Notary, who upon proper Inquiry will proteſt it.

According to the Law of our Plantations, if a Perſon draws a Bill of Exchange upon any Merchant, in *London*, without having any Effects in his Hands, and the Bill is proteſted and ſent back, the Drawer of the ſame (if required) will be oblig'd to pay or allow 20 *per Cent.* for drawing the ſaid Bill, without having any Effects in the Perſon's Hand upon whom the Bill was drawn, together with all Coſts, Charges and Intereſt.

In all Countries where there are Banks (except in *England*, where there is no Difference in the Value of the Money) the Bank Money is conſiderably higher than the Current Money, and all Bills that are not expreſsly drawn payable in Current Money, are payable in Bank Money, and the Difference of Value between Bank Money and Current Money is call'd the *Agio*, which may be more or leſs *per Cent.* according to the Exigences or Emergencies of the Times.

No Bill of Exchange can be proteſted, unleſs the Value be mention'd therein to be receiv'd.

When a Perſon pays away a Bill or Note he's poſſeſs'd of to another, he muſt write his Name on the Back of it, which is call'd Indorſing; and by ſuch Indorſement he becomes liable to pay not only the Principal, but likewiſe the Charges that are incident, in Caſe it is proteſted and return'd to him, and if there are more Indorſers, he returns it to the next, who is to repay him the Money; but in Caſe there are no more Indorſers, then he muſt return the ſame to the Drawer, who is oblig'd to pay the principal Money, Charges of Proteſts and Intereſts. I have obſerved before, that if the *Acceptor* of a Bill ſhou'd fail

before

before it becomes due, any Perſon may *re-accept* the ſame under Proteſt for the *Honour* of the *Drawer*, or any of the Indorſers; but then the *Re-acceptor* muſt (when the Bill becomes due) make another Proteſt for *non-payment*, with a Declaration that he, the *Re-acceptor* did pay the ſame with Charges for the Honour of the *Drawer* or *Indorſer*.

Mr. *Clement Vanflet*,
S I R,

London, *September* 23, 1746.

I Am now, and have been for ſome Time paſt a Servant to Meſſrs. *Froome* and *Gerard*, but am to leave them in a Week's time, having taken a Warehouſe in *Limeſtreet*, in Order to ſettle for myſelf, to which Place you'll pleaſe to direct your Letters to me. Tho' I have had very good Offers from other Hands, you being an old Correſpondent of Meſſrs. *Froome* and *Gerard*, and others of my Acquaintance, and as I imagine as capable to ſerve me as another, I have therefore given you the Preference, hoping your good Uſage will Anſwer the good Opinion I have conceiv'd of you. I deſire you to ſend me for a Trial by the very firſt Opportunity as follows, *viz.*

20 Demy Menage, from 12 to 16 Stivers
10 Cort, a Cort from 18 to 24 Stivers
5 Ell wide Ghentiſh, from 14 to 18 Stivers

I muſt beg the Favour of you to inſure for me at *Rotterdam*, and charge it to the Account, to anſwer all which I have herewith remitted you a Bill of Exchange on Meſſrs. *Courtonne*, *Fils* and *De Normandie*, Value One-hundred and Twenty Pounds Sterling, Exchange at 35—1 at two Uſance and twenty Days; be pleas'd to get it accepted, or whatever elſe is neceſſary, and when in Caſh I ſhall expect the Produce with the *Agio*. You ſee, Sir, that I have truſted intirely to your Honour, I hope you will for that Reaſon think yourſelf oblig'd to uſe me the better, and particularly that the Goods may be good of the Sorts, thick, even well made Cloth and good Colours, or they will not anſwer my Purpoſe.

As it cannot be expected that I can always remit you Money before hand, if I approve of the Goods you ſend, I ſhall for the future (after you have ſatisfy'd yourſelf by inquiring my Character of ſome of your Correſpondents) deal with you upon the ſame footing as Meſſrs. *Froome* and *Gerard* now do, or any other that you ſhall propoſe, that is more to our mutua Advantage.

To Mr. Clement Vanflet, *Merchant*, *in* Rotterdam.

I am Sir, your very humble Servant,
John Smith.

The Anſwer.

Mr. *John Smith*,
S I R,

Rotterdam, *October* 11, 1746.

I Am favour'd with yours of the 23d ult. with a Bill incloſed for 120 *l.* Ster. upon Meſſrs. *Courtonne*, *Fils* and *De Normandie* at 35—1 which is accepted, and ſhall be plac'd to the Account of the Goods now ſhipped for you in the *Expedition*, Capt. *John Page*, in one Caſe containing 30 Pieces of Linnen, the Invoice with the Bill of Loading here incloſed. I have made bold to add to your order 5 Pieces of Gulix which are now very cheap, and will make your Sortment better. You will find theſe Goods will anſwer your Expectation, having given you all poſſible Encouragement as a young Dealer, and you may be aſſur'd that no Merchant in *Holland* can ſerve you cheaper than I have now and ſhall continue to do; for I deſire always to deal with you upon the ſame Footing as I do with Meſſrs. *Froome* and *Gerard*.

As ſoon as I know the Bank Money, I ſhall give you the Produce of your Bill, and what more Goods you want in the mean Time pleaſe to order. *I am Sir*,

To Mr. John Smith, *Merchant*, *in* London.

Your very humble Servant,
Clement Vanflet.

The Bill of Lading.

SHipped by the Grace of God in good Order, and well conditioned by *Clement Vanflet*, in and upon the good Ship called the *Expedition Sloop*, whereof is Maſter under God for this

 preſent

present Voyage Captain *John Page*, and now lying in the Port of the *Maese*, and by God's Grace bound for *London*, *viz.*

One Case of Merchandize,



No. 1.

being mark'd and numbred as in the Margin, and are to be deliver'd in the like good Order and well condition'd, at the aforesaid Port of *London* (the Danger of the Seas only excepted) unto Mr. *John Smith*, or to his Assigns, he or they paying Freight for the said Goods, *Ten Shillings Ster.* with Primage and Average accustomed.

In Witness whereof the Master (or Purser) of the said Ship hath affirmed to three Bills of Lading, all of this Tenor and Date, the one of which three Bills being accomplish'd, the other two to stand void. And so God send the good Ship to her desired Port in Safety. Amen.

John Page.

Dated in Rotterdam,
October 11, 1746.

The INVOICE.

Rotterdam, October 11, 1746.

INvoice of one Case of Merchandize, shipped for Account and Risque, of Mr. *John Smith*; containing 20 Demy Menage, 5 Pieces Ell wide Ghentish, 5 Pieces Gulix, and 10 Pieces Cort a Cort, mark'd and numbred as in the Margin, *viz.*



No: 1:

			Eng.		*Dutch*	Stivers	*G.*	*S.*	*P.*	*G.*	*S.*	*P.*
20 *Demy Menage.*	No. 1	19	18 1/2	37 1/2 Ells	is 64	12	38	8	0			
	2	19	19 1/4	38 1/4 Ditto	65	12 1/2	40	12	8			
	3	18	17 7/8	35 7/8 Ditto	61	13 1/2	41	3	8			
	4	19	18 1/2	37 1/2 Ditto	64	14	44	16	0			
	5	19	18 1/2	37 1/2 Ditto	64	14 1/2	46	8	0	458	14	
	6	19	18 3/8	37 3/8 Ditto	64	15	48	0	0			
	7	18	18 1/4	36 1/4 Ditto	62	15	46	10	0			
	8	19	18 1/8	37 1/8 Ditto	64	15 1/2	49	12	0			
	9	19	18 1/8	37 1/8 Ditto	63	16	50	8	0			
	10	19	19 1/8	38 1/8 Ditto	66	16	52	16	0			
5 *Ell wide Ghent.*	11			42 5/8 Ells	73	15	54	15	0			
	12			44 1/4 Ditto	75	16 1/2	61	17	8			
	13			42 Ditto	72	17 1/2	63	0	0	315	14	8
	14			41 3/4 Ditto	71	18	63	18	0			
	15			44 3/4 Ditto	76	19	72	4	0			
5 *Gulix.*	16			29 7/8 Ells	51	25	63	15	0			
	17			29 3/8 Ditto	50	26	65	0	0			
	18			30 1/8 Ditto	51	28	71	8	0	350	8	
	19			29 1/4 Ditto	50	29 1/2	73	15	0			
	20			30 1/4 Ditto	52	30	76	10	0			
10 *Cort, a Cort.*	21			30 1/4 Ells	51	18	45	18	0			
	22			30 3/8 Ditto	52	19	49	8	0			
	23			29 5/8 Ditto	50	20	50	0	0			
	24			29 3/4 Ditto	50	21	52	10	0			
	25			29 1/2 Ditto	50	21 1/2	53	15	0	539	5	
	26			28 5/8 Ditto	49	22	53	18	0			
	27			29 1/2 Ditto	50	22 1/2	56	5	0			
	28			29 1/8 Ditto	50	23	57	10	0			
	29			28 3/4 Ditto	49	24	58	16	0			
	30			29 Ditto	50	24 1/2	61	5	0			
	Total			1033 3/8 Ells		Custom	22	0	0			
						1 Case	6	16	0	46	18	8
					Insuring, 1 *per Cent.*		16	12	8			
						Policy	1	10	0			
										1711	—	—

The Entry.

London, October 18, 1746.

In the *Expedition Sloop*, Capt. *John Page*, from *Rotterdam*,

One Caſe of Merchandize, mark'd and numbred as in the Margin; containing 40 Pieces of Hollands Linnen plain qt. 1033 Ells, under one Ell, and one eighth in Breadth, all imported on my own Account, *John Smith*.



The Charges.	*l.*	*s.*	*d*
Cuſtom (if a Freeman of *London*)	0	3	6
Duty,	34	4	4
Land Waiters,	0	2	6
Wharfage, Lighterage, Porters and Weighers,	0	2	6
L.	34	12	10

No. 1.

Letter to Mr. Smith, *concerning his Bill, with Advice of a Draught for the Balance.*

Mr. *John Smith*,

Rotterdam, Jan. 14, 1746.

S I R,

AGreeable to your Order this ſerves to acquaint you, that I have receiv'd the Money for your remitted Bill of Exchange, upon Meſſrs. *Courtonne, Fils*, and *Denormandie*, the Produce of which is as follows.

L. 120 *Ster.* at 35—1	1263	0 0
Agio, 4 *per Cent.*	50	10 0
	1313	10 0
So that the Ballance due to me is,	397	10 0
	1711	10 0

which I have drawn upon you for, to the Order of Mr. *Nicholas Beaumont*, 36 12 9 *Ster.* Exchange 36—2 which pleaſe to give due Honour.

Since I began to write the above, I am favour'd with yours of the third Inſtant, with an Order for fifty Pieces of Linnen, which I ſhall take particular Care of, And am

To Mr. John Smith,
Merchant, in London.

Sir, your very humble Servant,
Clement Vanflet.

The Bill.

Rotterdam, Jan. 14, 1746.
for *L.* 36 12 9 *Ster.*

TWO Uſance of this my firſt of Exchange, (ſecond or third not being paid) pay to Mr. *Nicholas Beaumont*, or order Thirty-ſix Pounds Twelve Shillings and Nine-pence, *Sterling* (Exchange at 36—2) value of the ſame.

To Mr. John Smith,
Merchant, in London.

Clement Vanflet.

Letters of CREDIT.

S I R,

London, October 5, 1746.

PLeaſe to furniſh the Bearer hereof, Mr. *James Caſon*, with Fifty Pounds, as he ſhall require the ſame, and place it to my Account, for which this Letter of Credit, with his Receipt, ſhall be your ſufficient Voucher and Warrant, giving upon Payment a Line of Advice to

To Mr. John Langley,
Merchant, in Exeter.

Your humble Servant,
Thomas Burdett.

The Receipt for the ſaid Sum.

REceiv'd *October* 25, 1746. of Mr. *John Langley*, Fifty Pounds by Virtue of Mr. *Thomas Burdett*'s Letter of Credit, dated the 5th Inſtant,

L. 50

James Caſon.

Mr.

Mr. John Langley's *Anſwer to Mr.* Thomas Burdett, *in Conſequence of the above Letter of Credit.*

Mr. Thomas Burdett, *Exeter, October* 28, 1746.
S I R,

I Receiv'd your Orders to pay Mr. *James Caſon*, Twenty Pounds, which Sum I furniſh'd him with the 25th Inſtant, and have taken his Receipt, and made you Debtor for the ſame. I heartily condole with you on the Loſs of your Friend and Relation, Mr. *Thomas Jones*, who died here the 23d of laſt Month. I am

Sir, yours ſincerely,
John Langley.

Mr. Charles Capouch,
S I R, *London, Nov.* 1. 1746.

PLeaſe to furniſh the Bearer, Mr. *John Smith*, with four hundred Pounds Sterling Exchange, at 35—2 to be employ'd for my Uſe, for which Sum, or any Part thereof take his Bills on me, as by Advice from

To Mr. Charles Capouch, *Merchant, in* Amſterdam. *Your humble Servant,* Timothy Long.

Mr. Charles Capouch's *Anſwer to* Timothy Long, *in Conſequence of the above.*

Mr. Timothy Long, *Amſterdam, Nov.* 25, 1746.
S I R,

I Receiv'd yours of the 1ſt Inſtant, and had your Letter of Credit for four hundred Pounds, preſented me by Mr. *John Smith*, the 20th, but as he had Occaſion for Twenty Pounds more, I furniſh'd him with that Sum alſo, and have taken his Bill on you at Uſance, for Four Hundred and Twenty Pounds Sterling, Exchange 36—1. I wiſh you the Compliments of the approaching Seaſon, and am

Sir, your ſincere Friend, &c.
Charles Capouch.
Amſterdam, Nov. 25, 1746.
for *L.* 420 *Ster.*

S I R,

AT Uſance of this my Second of Exchange (firſt or third not paid) pay to Mr. *Charles Capouch*, or order, Four Hundred and Twenty Pounds Sterling, Exchange at 36—1 Value of him receiv'd, as by Advice from

To Mr. Timothy Long, *Merchant, in* London. *Your moſt humble Servant,* John Smith.

FORMS of ſuch LAW PRESIDENTS, *as commonly occur in* BUSINESS.

A Bond to which any Condition may be placed.

KNOW all Men by theſe Preſents, That I [*Adam Alſter of Brentford in the County of Middleſex, Grocer*] am held and firmly bound to [*Bavil Beverley of Richmond in the County of Surry, Gent.*] in One hundred and ſixty Pounds, lawful Money of *Great Britain*, to be paid to the ſaid [*Bavil Beverley*] his certain Attorney, Executors or Adminiſtrators, for the Payment whereof I bind myſelf, my Heirs, Executors and Adminiſtrators, firmly by theſe Preſents ſeal'd with my Seal; dated this [*twenty ſixth Day of June*] in the [*Nineteenth Year*] of the Reign of our Sovereign Lord [*George the Second*] by the Grace of God of *Great Britain*, *France*, and *Ireland*, King, Defender of the Faith, *&c.* And in the Year of our Lord [*One thouſand Seven hundred and Forty ſix.*]

The Condition

THE Condition of this Obligation is ſuch, that if the abovebounden [*Adam Alſter*] his Heirs, Executors, or Adminſtrators, do well and truly pay or cauſe to be paid unto the above-mentioned [*Bavil Beverley*] his Executors, Adminiſtrators or Aſſigns, the full Sum of

of [*eighty Pounds*] of good and lawful Money of *Great Britain* on the [*twenty ſecond Day of December*] next enſuing the Date hereof, with lawful Intereſt for the ſame, then this Obligation to be void, or elſe to remain in full Force.

Seal'd and deliver'd, being firſt legally Stampt in the Preſence of *A. B. C. D.*

Adam Alſter, S. P.

Note, *when a Bond is given in Conſideration of the Value receiv'd, the Obligation is always to be made for double the Value in the Condition.*

This or the following Precedents, may be made agreeable to any Circumſtance, only changing as Occaſion ſhall require, what is inſerted between [ ] *and which is here printed in a different Character.*

The Date of all legal Inſtruments, Sums of Money, and the Number of all other Things ſpecified, muſt be written in Words at Length, and in Engliſh *too according to a late Act of Parliament.*

In this as well as the following Precedents, S. P. *ſtands for (Seal's Place) or the Place where the Seal is to be affixed.*

A Condition to a Bond given to ſtand to the Award of Arbitrators.

THE Condition of this Obligation is ſuch, that if the abovebounden [*Charles Cobham of the City of London, Gentleman,*] his Heirs, Executors and Adminiſtrators, and every of them, do and ſhall in all Things well and truly ſtand to, obey, abide by, perform, fulfil and keep the Award, Order, Arbitrament, final End and Determination of [*David Dobſon and Edward Elms, of London, Merchants.*] Arbitrators indifferently named, elected and choſen, as well on the Part and Behalf of the abovebounden [*Charles Cobham*] as of the above-named [*Francis Fox*] to arbitrate, award, order, judge and determine of and concerning all Manner of Action and Actions, Cauſe and Cauſes of Action and Actions, Suits, Bills, Bonds, Specialities, Judgments, Executions, Extents, Accounts, Debts, Dues, Sum and Sums of Money, Controverſies, Treſpaſſes, Damages and Demands whatſoever, at any Time or Times heretofore had, made, moved, brought, commenced, ſued, proſecuted, done, ſuffered, committed and depending by, or between the ſaid Parties; ſo as the Award be made and given up in writing, under their Hands and Seals, ready to be deliver'd to the ſaid Parties, on or before [*the firſt Day of November next enſuing the Date hereof*] but if the ſaid Arbitrators do not make ſuch their Award of, and concerning the Premiſſes by the Time aforeſaid, that then if the ſaid [*Charles Cobham*] his Heirs, Executors and Adminiſtrators, for his and their Parts and Behalf, do in all Things well and truly ſtand to, obey, abide, perform, fulfil and keep the Award, Order, Arbitrament, Umpirage, final End and Determination of [*George Grub of London, Merchant*] Umpire indifferently choſen between the ſaid Parties to end the ſaid Matter and Differences, ſo as the ſaid Umpire do make his Award or Umpirage of, and concerning the Premiſſes, and deliver the ſame in Writing under his Hand and Seal to the ſaid Parties, on or before the [*ſixth Day of November*] next enſuing the Date hereof, then this Obligation to be void, or elſe to remain in full Force.

Charles Colham, S. P.

Seal'd and deliver'd being firſt legally ſtamp'd in the Preſence of, *&c.*

N. B. *Both Parties in ſuch Caſes are mutually bound, and if there be no Umpire admitted, the latter Part of the Condition beginning* (but if the ſaid Arbitrators) *is to be omitted in this Inſtrument. A Clauſe ſhould be added, ſign'd and ſealed by either Party, directing ſuch Award to be enter'd and given as a Plea in either of the King's Courts at* Weſtminſter, *in order to corroborate and render it final.*

The

The Form of an Umpirage of Award.

TO all People to whom this preſent Writing ſhall come, I [*George Grubb, of London, Merchant*] Umpire indifferently choſen between [*Charles Cobham, and Francis Fox of London, Gentlemen*] ſend Greeting. Now know ye, that I the ſaid [*George Grubb*] having deliberately heard, conſider'd and underſtood the Griefs, Allegations and Proofs of both the ſaid Parties, and being willing as much as in me lies, to ſet the ſaid Parties at Unity and good Accord, do by theſe Preſents arbitrate, award, order, deem, decree and judge that the ſaid [*Charles Cobham*] his Executors, Adminiſtrators or Aſſigns, do and ſhall well and truly pay or cauſe to be paid unto the ſaid [*Francis Fox*] his Executors, Adminiſtrators and Aſſigns, the full Sum of [*Eighty Pounds*] of lawful Money of *Great Britain*, on the [*thirtieth Day of December*] next enſuing the Date of theſe Preſents, and that upon Payment thereof, the ſaid [*Charles Cobham*] and [*Francis Fox*] ſhall at their own proper Coſts and Charges, ſeal, ſubſcribe, and as their ſeveral Acts and Deeds, deliver each to the other a general Releaſe in Writing of all Matters, Actions, Suits, Cauſes of Actions, Bonds, Bills, Covenants, Controverſies and Demands whatſoever, from the Beginning of the World to the [*firſt Day of May laſt paſt*] and in the nineteenth Year of the Reign of our Sovereign Lord [*George the Second, King of Great Britain, &c.*] In Witneſs whereof, I have hereunto ſet my Hand and Seal, this twenty-ſixth Day of *June*, in the Year of our Lord One thouſand Seven hundred and Forty ſix.

George Grubb, S. P.

Seal'd and deliver'd being duly ſtamp'd in the Preſence of, *&c.*

A Letter of Licence.

TO all People to whom this preſent Writing ſhall come, we whoſe Names are hereunder ſubſcribed and Seals affixed, Creditors of [*Henry Holt of London, Merchant*] ſend greeting. Whereas the ſaid *Henry Holt* on the Day of the Date of theſe Preſents is indebted unto us ſeverally in divers conſiderable Sums of Money, which at preſent he is not able to ſatisfy unto us, without Reſpite and Time to be given him for the Payment thereof. Know ye therefore that we the ſaid Creditors, for divers good Cauſes and Conſiderations us thereunto moving, have given and granted, and by theſe Preſents do give and grant unto the ſaid [*Henry Holt*] our ſure and ſafe Conduct and free Licence, that he the ſaid [*Henry Holt*] ſhall and may ſafely come and go, and reſort unto us and every one of us his ſaid Creditors, to compound and take Order with us and every one of us, for all and every of our ſaid Debts, and to go about any other Buſineſs to any other Perſon or Perſons whatſoever, without any Trouble, Suit, Arreſt, Attachment, or other Moleſtation to be offered or done unto him the ſaid [*Henry Holt*] his Wares, Goods, Monies, or other Merchandize whatſoever, by us or any of us, or by the Heirs, Executors, Adminiſtrators, Partners or Aſſigns of us or any of us, or by our or by any of our Means and Procurements, to be ſought or procured to be done from the Day of the Date hereof, unto the full End and Term of [*one whole Year*] next enſuing. And we the ſaid Creditors whoſe Names are here under written, do hereby covenant and grant, and every one of us for his own part, his Executors and Adminiſtrators, covenanteth and granteth to and with the ſaid [*Henry Holt*] that if any Trouble, Wrong, Damage or Injury ſhall be done unto him the ſaid [*Henry Holt*] either in Body, Goods or Chattels, or any of them, within the ſaid Term of [*one Year*] next coming after the Date hereof, by us or any of us, his ſaid Creditors, or by any other Perſon or Perſons, by or through the Procurements, Conſent or Knowledge, of us or any of us, contrary to the true Intent and Meaning of this our preſent Writing of ſafe Conduct, that then the ſaid [*Henry Holt*] by Virtue of theſe Preſents ſhall be diſcharged

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charged and acquitted for ever towards and againſt him and them, of us, his and their Heirs, Executors, Adminiſtrators, Partners or Aſſigns, and every one of them, by whom and by whoſe Means he ſhall be arreſted, troubled and attached, or demnified of all Manner of Actions, Suits, Quarrels, Debts and Demands, either in Law or Equity, from the Beginning of the World to the Day of the Date hereof. In Witneſs whereof we have hereunto ſet our Hands and Seals this fourth Day of *December*, in the Year of our Lord one Thouſand ſeven Hundred and Forty Six.

AB —— S. P.
CD —— S. P.
EF —— S. P.
GH —— S. P.
IK —— S. P.
LM —— S. P.
NO —— S. P.
PQ —— S. P.
RS —— S. P.
TU —— S. P.
WX —— S. P.
YZ —— S. P.

Signed, ſealed and delivered, being firſt duly ſtamp'd, in the Preſence of
AZ
BY

A General Releaſe.

KNOW all Men by theſe Preſents, that I *Samuel Simpſon*, of *Hammerſmith*, in the County of *Middleſex*, Grocer, have remiſed, releaſed, and for ever quitted Claim; and by theſe Preſents do for myſelf, my Heirs, Executors, and Adminiſtrators, remiſe, releaſe, and ever quit Claim, unto *Peter Penny*, of *Darking*, in the County of *Surry*, Inn-Holder, his Heirs, Executors, and Adminiſtrators, all and all Manner of Actions, Cauſe and Cauſes of Actions, Suits, Bills, Bonds, Writings, Obligatory Debts, Dues, Duties, Accompts, Sum and Sums of Money, Judgments, Executions, Extents, Quarrels, Controverſies, Treſpaſſes, Damages and Demands whatſoever, both in Law and Equity, or otherwiſe howſoever, which againſt the ſaid *Peter Penny* I ever had, now have, and which I, my Heirs, Executors, and Adminiſtrators, ſhall or may have Claim, Challenge, or Demand, for or by Reaſon or Means of any Matter, Cauſe, or Thing, from the Beginning of the World to the Day of the Date of theſe Preſents. In Witneſs whereof, I have hereunto ſet my Hand and Seal, the twelfth Day of *December*, in the Year of our Lord one Thouſand ſeven Hundred and Forty Six.

Signed, ſealed and delivered, being firſt legally ſtamp'd, in the Preſence of

Samuel Simpſon, S. P.

FORM of a WILL.

In the Name of God, Amen.

I [*the Lady Charlotta Carefull of Chiſwick, in the County of Middleſex, Widow*] being of perfect Mind and Memory, make this my laſt Will and Teſtament. Firſt I deſire to be decently buried in the Pariſh Church of *Chiſwick* aforeſaid, and I will that the Charges of my Funeral may not exceed ſixty Pounds. My Eſtate and Effects I bequeath and diſpoſe of in Manner and Form following,

Firſt, to my Daughter *Charlotta*, I give and bequeath the Sum of five thouſand Pounds, my *Indian* Cabinet, together with whatſoever ſhall be therein at the Time of my Deceſe, my Table Clock and Watch, and my Picture drawn by *Kneller*.

Alſo, to my Niece *Elizabeth Jones*, I give and bequeath the Sum of two hundred Pounds, my Diamond Rings, Solitaire, Pearl, Pendants ſet with Diamonds, and a Mourning Ring.

Alſo, to *Abraham Algett*, my Servant, I give the Sum of fifty Pounds.

And

And to the Poor of the Pariſh in which I ſhall or may reſide at the Time of my Deceaſe, I give and bequeath the Sum of forty Pounds, to be paid within three Weeks after my Interment, into the Hands of the Miniſter and Church Wardens, to be by them diſtributed to ſuch as they ſhall think proper Objects of Charity.

The Reſidue and Remainder of my Eſtate, Lands, Tenements, Hereditaments, with my Goods, Plate, Jewels, *India* Bonds, Arrears of Rent, with all other Properties whatſoever to me appertaining, I give, deviſe and bequeath to my Son the Right Honourable *Thomas* Lord Viſcount *Careſull*, whom I do hereby conſtitute and appoint the whole and ſole Executor of this my laſt Will and Teſtament; and I do hereby utterly revoke, diſallow and diſannul all former Bequeſts, Wills and Legacies, by me heretofore in any wiſe left or made, declaring, ratifying and confirming this and no other to be my laſt Will and Teſtament. In Witneſs whereof, I have hereunto ſet my Hand and Seal this twentieth Day of *October*, in the Year of our Lord, one Thouſand ſeven Hundred and Forty Six.

Signed, ſealed, publiſhed and declared by the within named Teſtatrix, the Lady *Charlotta Careſull*, to be her laſt Will and Teſtament, in the Preſence of us who ſubſcribed our Names in the Preſence of the ſaid Teſtatrix.

Charlotta Careſull, S. P.

E. F.
G. H.
I. K.

N. B. *Where a real Eſtate is concerned, three Witneſſes are abſolutely neceſſary, which Witneſſes ſhould ſee each other Sign the Will, as well as ſee the Teſtator ſign it, but where 'tis a perſonal Eſtate only, two may do; the Law excepts Wills from the Duties of the Stamp Office.*

A Letter of Attorney.

KNOW all Men by theſe Preſents, that I the Lady *Elizabeth Earneſt*, of *Iſleworth*, in the County of *Middleſex*, Widow, have made, ordained, conſtituted and appointed, and by theſe Preſents do make, ordain, conſtitute and appoint *Francis Fold*, Eſq; to be my true and lawful Attorney, for me and in my Name, and for my Uſe, to aſk, demand and receive of and from *A B* of *Iſleworth* aforeſaid, Grocer, *C D* of *Brentford End*, Cordwainer, *E F* of *Twickenham*, Eſq; and *G H* of *Sheen*, in the County of *Surry*, Gent. their Executors, Adminiſtrators or Aſſigns, as well all ſuch Sum and Sums of Money, as now are or which ſhall or may at any Time hereafter become due and owing to me, for or on Account of Rent, for the reſpective Tenures, by them or ſome of them now occupied and poſſeſſed, and upon non-Payment thereof, the ſaid Perſon or Perſons, his or their Executors, and Adminiſtrators, for me and in my Name to ſue, arreſt, impriſon, implead and proſecute for the ſame, and upon ſuch Suit to proceed to Judgment and Execution; and thereupon the ſaid Perſon or Perſons, their or either of their Executors and Adminiſtrators in Priſon to hold and keep until Payment thereof be made, with all Coſts and Damages ſuſtained, and to be ſuſtained by Reaſon of the detaining of the ſame: And upon Payment thereof, the ſaid Perſon and Perſons, their and either of their Executors and Adminiſtrators forth of Priſon to diſcharge, and Acquittances for me in my Name to make, ſeal and deliver, and alſo to perform, purſue and execute all and every ſuch other lawful and reaſonable Acts, Means and Things whatever, both for recovering and diſcharging the ſame as ſhall be needful to be done: Giving and by theſe Preſents granting to my ſaid Attorney, not only my full and abſolute Power in the Premiſes himſelf, but alſo Power to ſubſtitute and appoint one or more Attorney or Attornies in his Stead, to act, execute, do and perform all lawful Acts, Deeds or Things, with Relation to the Premiſes, and ratifying and holding firm all and whatſoever my ſaid Attorney or his Subſtitutes before ſaid, ſhall lawfully do or cauſe to be done in or about the Premiſes by Virtue of theſe Preſents. In Witneſs whereof, I have hereunto ſet my

my Hand and Seal the tenth Day of *November*, in the Year of our Lord One Thouſand Seven Hundred and Forty-Six.

Seal'd and deliver'd, being firſt legally ſtamp'd in the Preſence of us, *A. B. C. D.*

Elizabeth Earneſt, S. P.

WARRANT of ATTORNEY to confeſs Judgment.

To [William Evans, George Daniel, *and* Thomas Sambrooke, *Gents.*) *Attorneys of his Majeſty's Court of* (Common Pleas *at* Weſtminſter,) *jointly and ſeverally, or to any other Attorney of the ſaid Court.*

THESE are to deſire and authoriſe you the Attornies abovenamed, any of you, or any other Attorney of the Court of *Common Pleas* aforeſaid, to appear for me [B. Willis, *of* Baſingſtoke, *in the County of* Southampton, *Yeoman, in the ſaid Court of Common Pleas, the next Trinity Term, or any ſubſequent Term*] and then and there to receive a Declaration for me, in an Action of [*Debt for One hundred Pounds, beſides Coſts of Suit*] at the Suit of [Henry Alſop, *of* Ibbeſly, *in the County aforeſaid, Gent.*] and thereupon to confeſs the ſame Action, or elſe to ſuffer a Judgment, by *He ſaith nothing*, or *I'm not inform'd*, or otherwiſe to paſs againſt me, in the ſame Action, and to be thereupon forthwith enter'd up againſt me of Record [*in the Court of Common Pleas.*] And for your ſo doing, this ſhall be to you, or any of you, or to any other Attorney, as aforeſaid, yours, his, their, or any of their ſufficient Warrant: *In witneſs whereof*, I have ſet my Hand and Seal this [*tenth Day of December, One Thouſand Seven Hundred and Forty-ſix.*

Signed, ſeal'd and deliver'd, being firſt duly ſtamp'd in the Preſence of *A. B. C. D.*

B. Willis, S. P.

N. B. This Warrant is of great Force, and wards off that *Diſgrace* thrown upon our Conſtitution of *Delays* and *Expences* of the Proceedings in Law, eſpecially if you inſert a Clauſe, promiſing no Writ of Error ſhall be brought upon it, in Bar.

BILL *of* SALE.

KNOW all Perſons, whom it may concern, That I [*Peter Blacket of Coventry in the City and County of Coventry*] for and in Conſideration of the Sum of [*ſixty Pounds*] of good and lawful Money of *Great Britain* to me in Hand paid by [*Anthony Allen of London, Merchant*] the Receipt whereof I do hereby acknowledge, have bargained, ſold and delivered, and by theſe Preſents, according to the due Form of Law, do bargain, ſell, and deliver unto the ſaid [*Anthony Allen, two Brilliant Diamond Rings one Stone each, two Dozen of Silver Spoons, mark'd P. B. weight* 30 *Ounces, ſix Mourning Rings, with my Watch and Silver Seal*] to have and to hold, the ſaid bargained Premiſes unto the ſaid [*Anthony Allen*] his Executors, Adminiſtrators and Aſſigns for ever. And I the ſaid [*Peter Blacket*] for myſelf, my Executors, and Adminiſtrators, the ſaid bargained Premiſes unto the ſaid [*Anthony Allen*] his Executors, Adminiſtrators and Aſſigns, againſt all Perſons, ſhall and will warrant, and for ever defend by theſe Preſents.

N. B. If the Premiſes herein Sold and mentioned, are to be redeemable at any certain or fixed Time; a Proviſo of this Kind muſt always be added.

Provided nevertheleſs, that if I the ſaid [*Peter Blacket*] my Executors, Adminiſtrators, or Aſſigns, or any of us, do and ſhall well and truly pay or cauſe to be paid unto the ſaid [*Anthony Allen*] his Executors, Adminiſtrators or Aſſigns, the Sum of [*Sixty three Pounds, as Principal and Intereſt* lawful Money of *Great Britain* on the [*firſt Day of December*

next

next enſuing the Date hereof] for Redemption of the ſaid bargained Promiſes; then this Bill of Sale ſhall be void, and of none Effect: But if default be made in Payment of the ſaid *Sixty three Pounds in Part, or in the whole, contrary to the Form and Manner aforeſaid*; that then it ſhall remain in full Force and Virtue. In Witneſs whereof I have hereunto ſet my Hand and Seal the [*firſt Day of December, in the Year of our Lord One Thouſand Seven Hundred and Forty-ſix.*

Peter Blacket, S. P.

Sign'd, ſeal'd and deliver'd
being firſt duly ſtamp'd in
Preſence of *G. D. P. S.*

A Policy of Aſſurance of a Ship and Cargo, Out and Home.

KNOW all Men by theſe Preſents, that *George Carey*, of *London*, Merchant, as well in his own Name, as for and in the Name and Names of all and every other Perſon and Perſons, whom the ſame may or ſhall Concern, doth make Aſſurance, and hereby cauſe himſelf and them, and each of them to be aſſured, loſt or not loſt, at and from the Port of *London*, to the Port of *Liſbon*, in the Kingdom of *Portugal*, and at and from thence back to *London*; upon all kinds of Goods and Merchandizes, and alſo upon the Body, Tackle, Apparel, Ordnance, Munition, Artillery, Boat, and other Furniture of and in the good Veſſel, called the *Succeſs*, Burthen Two Hundred and Fifty Tons or thereabout, whereof *Thomas Hill*, for this preſent Voyage is Maſter; beginning the Adventure upon the ſaid Ship and Cargo, from and immediately following the Date hereof, and ſo to continue and endure, until the ſaid Ship with her ſaid Wares and Merchandizes on Board, her Tackle, Apparel, Ordnance, Munition, Artillery, Boat and other Furniture, ſhall arrive at the Port of *Liſbon* as aforeſaid, and during her Abode and Stay there; and farther, until the ſaid Ship with her Goods and Merchandizes Aboard, with all her Appointments and Furniture beforeſaid, ſhall arrive back at the Port of *London*, and hath there Moor'd at Anchor four and twenty Hours in Safety, and upon the Goods and Merchandizes 'till they be there diſcharg'd and landed. And it ſhall be lawful for the ſaid Ship in this Voyage to proceed and ſail to, and touch and ſtay at any neutral Ports or Places whatſoever, eſpecially *Gibraltar*, without Prejudice to this Aſſurance. The ſaid Ship and Cargo, for ſo much as concerns the Aſſureds, is and ſhall be rated and valued at Five-thouſand Six-hundred Pounds Sterling, without farther Account to be given by the Aſſureds for the ſame. And touching the Adventures and Perils, which we the Aſſurers are content to bear, and do take upon us in this Voyage, they are of the Seas, Men of War, Fire, Enemies, Pyrates, Rovers, Thieves, Jetzons, Letters of Mart, and Countermart, Surprizals and Takings at Sea, Arreſts, Reſtraints and Detainments of all Kings, Princes, and People of what Nation, Condition or Quality ſoever, Barratry of the Maſter and Mariners, and of other Perils, Loſſes, and Misfortunes that have or ſhall come to the Hurt, Detriment or Damage of the ſaid Ship, Wares and Merchandizes, on Board her or any Part thereof. And in Caſe of any Misfortune, it ſhall be lawful for the aſſured, their Factors, Servants and Aſſigns, to Sue, Labour and Travel for, in and about the Defence, Safe-guard and Recovery of the ſaid Ship, Wares and Merchandizes, or any Part thereof, without Prejudice to this Aſſurance, to the Charges whereof we the Aſſurers will contribute each of us according to the Rate and Quantity of his Sum herein inſured. And ſo we the Aſſurers are contented, and do hereby Promiſe and Bind ourſelves, each for his own Part our Heirs, Executors, Goods and Chattels to the aſſured, their Executors, Adminiſtrators and Aſſigns, for the true Performance of the Premiſes, confeſſing ourſelves paid the Conſideration due to us for this Aſſurance, by the ſaid *George Carey*, at and after the Rate of Three *per Cent.* and in Caſe of Loſs to abate Ten *per Cent.* and to Pay without farther Proof of any Intereſt whatſoever, more than this preſent Policy, any Uſe or Cuſtom to the contrary notwithſtanding.

In

In Witneſs whereof, we the Aſſurers have ſubſcribed our Names and Sums by us ſeverally aſſured in *London*, as follows

I *John Cathcart*, am contented with this Aſſurance, for One Thouſand Four Hundred Pounds. Witneſs my Hand *October* 17, 1746, *John Cathcart*. L. 1400

I *John Page* am contented, *&c.* *&c.* ——— 1400

I *Jaſon Richardſon*, am contented, *&c.* ——— 1000

I *Nicholas Barfort*, am contented, *&c.* ——— 800

4600

The Aſſureds chuſe to have this Buſineſs tranſacted by ſeveral Hands, when a private Aſſurance is taken, for the better Security.

Water-ſide BUSINESS.

ALL Goods exported or imported, are accounted by Weight, Meaſure, or Tale.

In weighing of Goods, Care ſhould be taken that the Number of Weights (which are uſually Half-hundreds) be properly told when in the Scales; for Weighers, Porters, *&c.* are often very negligent and impoſing; to prevent which the Trader ſhould go himſelf, or ſend a Perſon he can confide in to look after them. There are four Things neceſſary to be obſerv'd in the weighing of Goods, 1. The Groſs, which is the Weight of the Goods, with the Cheſt, Caſk, Box, *&c.* which contains the ſame. 2. Tare, which is the Weight of ſuch Cheſt, Caſk, or Box, *&c.* or an Allowance for their Weight, according to the Cuſtom of Trade. If Tare is mark'd on the Outſide of a Cheſt, *&c.* they call it Invoice Tare; that is, Tare, according to the Factory; ſometimes 3, 6, or 10 Pounds are allow'd on a Draught for Break, beſides Invoice Tare. Some Goods always allow a certain Rate for each Hogſhead, Barrel, *&c.* and others ſo many Pounds for every Hundred. 3. Trett, which is an Allowance of four Pounds in every Hundred and four Pounds, made to the Freemen of *London*, out of all Goods bought by them, except the Contract expreſſes the contrary. 4. Clough, which is an Allowance in every Draught of the Scale, that the Weight may hold out in caſe they are re-weigh'd.

Tare, Tret, and Clough, are to be deducted out of the Groſs Weight, and the Remainder is the neat Weight of the Goods.

Goods by Tale, are accounted ſingle, as 3, 4, 5; or, by the Dozen of 12; or, by the Groſe of 12 Dozen; or, by the great Groſe of 144 Dozen.

Goods by Meaſure are either Liquid or Dry.

Liquids, as Wine, Brandy, *&c.* are gauged on the Keys, where proper Officers attend for that Purpoſe.

Dry, are meaſur'd by the Buſhel, *&c.* by Meeters; or, by the Yard, Ell, *&c.*

Theſe are the Methods of Buying and Selling Goods, and eaſily attain'd excepting the firſt, which requires a ſtrict Application and Attention; for if the Tare and other Allowances on Goods by Weight, are not rightly computed, the Trader may be greatly Injur'd.

After weighing your Goods, and deducting the Tare, *&c.* or Gauging, Meaſuring, or telling them, according to the Commodities you deal in, the next Thing to be done is, to take a particular Account of them to prevent any Miſtakes.

If you import Goods, they muſt be enter'd at the Cuſtom-houſe, and the Duty paid before you can have a Warrant to bring them on Shore.

If exported, they muſt be enter'd at the Cuſtom-Houſe, and the Officers will direct you what is neceſſary to be done more.

When the Goods are brought Home, or carry'd to any Place you ſhall order, there are neceſſary Charges attending the ſame, *(viz.)* Cuſtom, Weighage, Cranage, Porterage, Wharfage, Cartage, Lighterage, *&c.* a ſhort Explanation of which is as follows.

Cuſtom, Is a Duty paid to the State, to ſecure the Trade thereof.

Weighage, is a Fee paid to the proper Officer for Weighing your Goods.

Cranage, is a Rate paid for the craning Goods into or out of, any Cart, Lighter, Boat, or Ship.

Porterage,

Porterage, is a Rate to be paid the Porters at the Water-Side for loading, unloading, &c.

Wharfage, is a Fee paid to the Wharfinger, for ſhipping or landing Goods.

Cartage, is the Rate due to the Carman for carrying Goods to and from the Water-Side.

Lighterage, is a Rate due to the Lighterman, for carrying Goods to or from any Ship, &c.

All theſe Perſons have certain Rates by Law allow'd them, which they ſhou'd not exceed, but they are too apt to impoſe upon Strangers, which when known a Remedy againſt them is eaſily obtain'd.

For the Landing or Shipping of Goods there are lawful Keys, fitted with Cranes and proper Tackle, at the Water-Side, to raiſe or let down any Weight, to or from any of the lawful Wharfs.

The *Wharf* is the Land where the Crane ſtands, and is capable of holding large Quantities of Goods, to be examin'd there by the Searchers if exported, or by the Landwaiters if imported; the Owner of which is call'd the Wharfinger, who keeps Lighters to carry Goods to or from any Ship, &c.

There are four Sorts of Porters at the Water-Side, who have each their proper Buſineſs allotted them, and muſt not interfere with one another.

1. The Companies Porters (ſo named) becauſe they are choſen by the twelve principal Companies of *London*, each appointing 2, 3, or 4. The Porters are called by the Name of the Company that chuſes them, and their Buſineſs is to Ship off, or Land all Sorts of Goods and Merchandize, imported or exported from or to all Ports on the Southward of the Belt, near the Weſt-Side of the Baltick Sea; or to *Turky*, *Italy*, *Germany*, *Holland*, *Spain*, *France*, &c.

The Vintners Porters are employ'd in loading Wines, to and from the ſeveral Buyers.

2. Ticket Porters, at the Water-Side, are employ'd to Land or Ship off Goods exported or imported from *America*, and the Ports and Places on the North-Side of the Belt.

3. Tackle Porters, are particular Societies of Ticket Porters, that weigh Goods between Buyer and Seller, and are furniſh'd with Scales, Weights, Ropes, &c. for that Purpoſe. They form themſelves into ſeveral Bodies for particular Commodities, as Iron, Tin, &c. They ſhip off Goods for *America* and other Places.

4. Fellowſhip Porters, who are employ'd to ſhip or load Goods meaſur'd by dry Meaſure, as Coals, Corn, &c.

In a Ship where ſeveral Owners are concern'd, there is uſually a Perſon appointed to take account of each Man's Goods deliver'd out, in order to adjuſt the Affairs between the Proprietors, and to ſettle the Damage, Freight, &c. This Perſon is call'd the *Ship's Huſband*, and is appointed by the Proprietors. He likewiſe tranſacts other Buſineſs if required, and pays the Wharfage, Lighterage, and Porterage of Tobacco from *Virginia* and *Maryland*.

Beſides the Huſband, there is another Officer appointed to account for the Freighters, called the *Book* of the Ship, who is appointed by and out of the Tackle Porters, as follows.

When a Ship from *America* arrives at one of the Keys, to be unladen, and the King's Weighers and Landwaiters are ready, a Tackle Porter and ſome Ticket Porters, ſet immediately to work upon her, and land ſeven Draughts (Hogſheads, &c.) and none are permitted to partake of the Profits of unlading that Ship, but ſuch as come before the ſeven Draughts are landed and weighed; this finiſh'd, the Tackle Porters preſent, chuſe the *Book*, who takes an Account of the Quantities and Marks of each Perſon's Goods, and ſees them put into Ware-houſes or ſent Home.

Freight, is the Carriage of Goods by Water, from one Place to another, or the Goods wherewith a Ship is laden, for which the Trader pays, either by Agreement, or according to a certain Rate cuſtomarily allow'd for Merchandize, from one Port to another.

When you put Goods on Board a Ship bound to the *Weſt-Indies*, you muſt take a Receipt of the Captain or Purſer, till the Bill of Lading is ſign'd, which done you deliver up the Receipt and pay the Freightage. But Goods conſign'd to, or from any other Place to *England*, the Freight is not paid till the Voyage is perform'd.

Solid Goods, as Cheeſe, Metal, &c. pay the Freightage ſome by the Ton, others by the Hundred,

Hundred, as Sugar, &c. ſome by the Pound, as Cotton Wool from the *Weſt-Indies*, Indico, &c. computed on the Net Weight.

Some Goods pay by the Bale, as Cotton and Silk, from *Turky*. Others by the Piece, as Woollen Cloth, &c. Lead commonly pays only half Freight, becauſe it ſerves for Ballaſt.

Some Goods pay by the Ton, ſolid Meaſure of 40 ſolid Feet, as Hats, or other bulky Things pack'd up in Caſes or Boxes for the *Weſt Indies*, and the Rates for Freightage riſe and fall according to the Exigency of the Times, as whether a Scarcity or Plenty of Shipping, War or Peace, &c.

Average, is a Duty which Maſters of Ships are allow'd on ſpecial Occaſions, (*viz.*) for Charges paid to Pilots, or for Anchors, Cables, &c. oblig'd to be cut in bad Weather, or Part of the Ship's Lading oblig'd to be toſs'd over Board, for the Safety of the Ship and the reſt of the Cargo, &c.

Primage, is a Fee of One Shilling a Ton cuſtomarily paid the Maſter of a Ship, with Goods Outwards; or Six-pence for a Cheſt, Box, Bagg, &c. Inward to the Huſband of a Ship.

The Names of the Lawful Wharfs, Keys, &c. for Shipping in the Port of *London*.

Cock's Key,	*Porter's Key*,	*Galley Key*,	*Wiggan's Key*,
Bear Key,	*Botolph Wharf*,	*Young's Key*,	*Lion's Key*, and
Ralph's Key,	*Smart's Key*,	*Hammond's Key*,	*Brewer's Key*.
Wool Dock,	*Freſh Wharf*,	*Cheſter's Key*,	

Billingſgate, is declared to be a proper open Place for Landing of Fiſh, Victuals, Salt, Fuel, all native Materials for Building, and for Fruit (Grocery excepted) and for carrying out the ſame; but for no other Wares or Merchandize whatever.

The Stone Stairs on the Weſt-Side of the Cuſtom-houſe Key is declared not to be a Place for Shipping or Landing Goods or Merchandize.

As are the Stairs, at *Sute's Dock*, *Dice Key*, *Somer's Key*, *Gaunts Key*, and a Place between *Cock's Key* and *Freſh Wharf*.

Bride-Houſe in *Southwark*, is a Place allow'd for Landing any Kind of Corn, provided or brought for the Victualling of the City, but not upon the Account of any particular Perſon.

There are ſeveral other Wharfs on the *Southwark* Side, for ſhipping and landing Goods and Paſſengers, to and from *London*, *Exeter*, *Southampton*, *Limington*, *Briſtol*, and other Parts of the Weſt of *England*, as *Simon's Wharf*, *Cotton's Wharf*, &c. &c.

It is lawful for any Perſon to unſhip Balks, Deal Boards, all Sorts of Maſts and great Timber at any Place of the River *Thames*, between *Lime-houſe Dock* and *Weſtminſter*, provided the Owners of ſuch Goods do firſt compound or pay the Cuſtom and Duties, and declare the Place where they intend to land them to the Officers of the Cuſtoms, and receive Sufferance or Permiſſion ſo to do, and that none of the ſaid Goods be unſhipp'd but in the Preſence of an Officer or Waiter thereunto appointed; otherwiſe the ſaid Goods will be forfeited.

The *Port* of *London* extends from the Promontory or Point, call'd the *North Foreland* in the Iſle of *Thanet*, to the oppoſite Promontory (in a ſuppoſed right Line) called *the Neas*, beyond the *Gunfleet*, on the Coaſt of *Eſſex*, and from thence continues through the River of *Thames*, and the ſeveral Channels, Streams and Rivers falling into it, to *London Bridge*; excepting the uſual Right, Liverty and Priviledge to the Ports of *Sandwich* and *Ipſwich*, and either of them, and the Members thereof, and the Cuſtomers, Comptrollers, Searchers and their Deputies, of and within the ſaid Ports of *Sandwich* and *Ipſwich*, and the ſeveral Creeks, Harbours and Havens to them reſpectively belonging, within the Counties of *Kent* and *Eſſex*.

Directions for Entring Goods at the Cuſtom-Houſe, Inward, Outward, or by Certificate.

WHEN a Ship is arriv'd in the River of *Thames*, and an *Huſband* appointed, to take an Account of the Cargo, he firſt gets a Copy of the Maſter's Manifeſt, and makes

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a Report of the whole Lading in the Cuſtom Houſe with two Copies as follows; one Copy he takes on a Sheet of Paper, and the other he writes on a Paper given him by the Uſher of the Cuſtom-houſe, who generally attends at the upper End of the Long Room, to adminiſter Oaths, *&c.* On the Bottom of this Paper is printed the Oath to be taken by the Maſter of the Ship, this done the Ship is reported thus.

The Manifeſt being Copied exactly on both Sheets of Paper, you take the Maſter with you to the Comptroller, or Deputy Comptroller, in the Long Room aforeſaid, and read the two Manifeſts over with him, which done, the Comptroller takes that without the printed Oath, and the other you carry to the Uſher of whom you receiv'd it, who examines the Maſter concerning the Ship, and afterwards gives him his Oath; he then gives you Directions how to pay for entring the Ship and to whom. You next inquire whether the Traders, Owners or chief Freighters, belonging to the Ships Cargo have made their Entries, and thoſe that have not, muſt be apply'd to, to do it as ſoon as poſſible, that the Ship may ſet to work. The Entries for Imports and Exports are both made in the ſame Manner, only it is cuſtomary for Merchants and Traders to enter leſs than their Invoices mention (for Imports) becauſe there are Waſtes, Damages, and other Caſualties in a Voyage; for the Land-Waiter and Surveyor, after Weighing, Gauging, or Meaſuring the Goods, return an Account to the Cuſtom-houſe denoting the Quantity ſhort enter'd, ſo that the Merchant or Trader has no farther Trouble than to make a Poſt Entry in the ſame Manner he did the firſt.

An Entry Inwards.

London, May 24, 1746.

IN the *Cæſar*, *T. W.* from *Maryland*. R. S.

	l.	*s.*	*d.*
R. S. 43 Hogſheads Tobacco, containing 4788 lb. weight,	399	0	0
Old Subſidy,	17	8	8 ½
New Subſidy,	15	5	1 ½
Additional Duty,	15	5	1 ½
⅓ Subſidy,	5	1	8 ½
Impoſt,	48	3	7
	101	4	3

R. S.

If you over-enter your Goods, or pay, or give Bond, for more than are landed, the Landwaiters and Surveyors muſt ſignify the ſame upon Oath, made and ſubſcribed by yourſelf; That you, nor any other Perſon to your Knowledge, had any of the ſaid Goods over-enter'd on board the Ship, or any where landed the ſame, without Payment of Cuſtom. Which Oath muſt be atteſted by the Collector and Comptroller, or their Deputies, who then compute the Duties, and ſet down on the Back of the Certificate; Firſt, in Words at Length, and then in Figures, the ſeveral Sums to be paid back to you.

The Form.

THESE are to certify, that I, *R. S.* did pay his Majeſty's Duties inwards in the *Cæſar*, *T. W.* Maſter, from *Maryland*, the Day of for 47 Hogſheads of Tobacco; and we the Officers underwritten, did examine the ſame at the Delivery thereof out of the ſaid Ship, and found no more than forty three Hogſheads: And for farther Manifeſtation of the Truth hereof, he made Oath, that neither he, nor any other Perſon to his Uſe, or Knowledge, had any of thoſe Goods over entered, on board the ſaid Ship,

Ship, or in any Place landed them, without paying Cuſtom. Dated at the Cuſtom-Houſe *London*, the 24*th* of *May*, 1746.

W. J. Surveyor.
P. M. Landwaiter.

Sworn before *J. O.* that the Contents above are true.

J. O.

Goods enter'd Outwards.

WHEN the Goods to be exported are made up in Caſes, Bags, or Bales, *&c.* mark'd, number'd, *&c.* you muſt carry the true Contents thereof to the Cuſtom-Houſe, and enter them.

The Entry.

LONDON.

IN the *Batchelor*, *Alexander Woodrope*, for *Dantzick*,

Geo. Danvers.

Two Caſes of Hats, (*viz.*)

N°.	17	qt.	100 dozen
	18	—	100
Caſes	2	—	200 dozen

Two Caſes of Hoſe.

N°.	25	qt.	85 dozen
	26	—	76
			161 dozen



Of theſe Bills, you muſt write ſeven, the Firſt in Words at Length, and the reſt as above; which Bills are enter'd by the Clerks, in ſeveral Books, the firſt of which will direct you from him to the next, till you get the Commiſſioner's Hand, and the Office Seal.

The Cuſtoms being paid, they'll preſent you with a Piece of Parchment, call'd a Cocket, which teſtifies your Payment for the Cuſtoms and Duties.

You muſt next put the Number and Mark of your Goods on the Back of the Cocket, and of your Shipping-Bill, mentioning the Contents of each Caſe; this Cocket and Shipping-Bill, you muſt give to the Searcher with his Fee, and pay the Wharfage and Porterage, and ſhip them, taking a Receipt for the Contents of the Maſter, or Purſer of the Ship.

The Form of the COCKET.

KNOW ye, that *Geo. Danvers* Ind. for 200 Dozen of Hats, and 161 Dozen of Hoſe, in the *Batchelor*, *Alexander Woodrope*, for *Dantzick*, paid all Duties. Dated *December* 10, 1746.

Ind. or Indigenous, ſignifies Natural born.

If you Export ſeveral Sorts of Goods at one Time, and ſome pay Cuſtom, and others not, you muſt make two Entries, and have two Cockets.

The Book of Rates at the Cuſtom-Houſe, will inform you what Cuſtom muſt be paid for all Goods.

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An Entry muſt be made, and the Charges paid for all the Goods Imported, or Exported, tho' they pay no Duty.

Exporting by Certificate.

EXporting Goods by Certificate, is to ſend Abroad ſuch Foreign Goods as were formerly Imported, and paid Duty, for which a Freeman is allowed twelve Months after Importation; but a Foreigner, but Nine; there is likewiſe a Draw-back allow'd to ſuch Importer of Part of the Duty paid, according to the Nature of the Goods and Direction of the Statutes. But this Draw-back is not allow'd, unleſs the Exporter produces a Certificate ſign'd by the Collector, or Comptroller of the Cuſtoms, that ſuch Goods paid the Duties Inwards, within the aforeſaid limited Time; upon which Certificate, a Cocket is granted the Exporter, which is call'd, A Certificate Cocket.

The Form.

KNOW ye, that *Thomas Hilliard*, Ind. for Seventeen-hundred and four Ells of Holland's Linnen, by the Expedition, *John Page*, Maſter, paid the 25*th* of *April* laſt, late unladen, and in the *Young Tobias*, *Peter Nuſche*, for *Stetin*, dated *London*, *Oct.* 14, 1746.

A Debenture for the Draw-back of the Duty.

THOMAS Hilliard, did enter with us Seventeen hundred and four Ells of Holland's Linnen, the 25*th* of *April* laſt, in the Expedition, *John Page*, Maſter, the Subſidy and Impoſt whereof was paid Inwards, as appears by the Collector's Certificate; and for the further Manifeſtation of his juſt Dealing herein, he hath alſo taken Oath before us of the ſame. Cuſtom-Houſe, *London*, *October* 14, 1746.

The Oath.

THOMAS Hilliard, maketh Oath, That the Holland's Linnen abovemention'd, was really ſhipp'd out, and hath not been re-landed in any Port or Creek in *Great-Britain*, ſince laſt ſhipp'd, *Oct.* 14, 1746.

When you want a Certificate Cocket at any Time for Goods to be exported, you muſt get from the Books of the Importer, the Time when the Duty Inwards was paid, and carry it to the Cuſtom-Houſe, and deliver it, (mentioning the Quantity to be exported) to the Clerk of the Comptroller of the Subſidy Inwards, and Outwards, who will ſearch the Books, and finding the Duty paid Inwards, will make out a Certificate, and grant you a Cocket for Shipping your Goods off, and a Draw-back of Part of the Duty, if in Time.

Concerning Bounty-Money on Exportation.

AN Encouragement is given for the Vending of ſome of our Commodities, when there is a greater Quantity than can be ſpent in the Nation; which cauſes the Price to be ſo low, as wou'd ruin the Owners who cannot keep their Commodities if periſhable, or if not, their Circumſtances may be ſuch, that they may not be able to wait 'till there is a greater Scarcity, to occaſion a riſing Market.

In Conſideration of which, Proviſion is made by ſome of our Statutes, when the Goods are under the Price limited, to allow the Exporter ſo much *per Cent*, or *per* Quantity exported.

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There is likewiſe an Encouragement given for Importing into *England* ſome of the Manufactories of our own Plantations Abroad.

An Example for the Exportation of Corn.

WHEN Corn is ſhipp'd, you muſt take Care to ſhip it in a *Britiſh* Bottom, and that two thirds of the Mariners, *&c.* are Subjects to his Majeſty, as the Law directs; next you muſt require a Sufferance from the Collector, or Comptroller, where the Corn is ſhipp'd off, for as many Quarters as you Export; which Sufferance is directed to the Surveyor and Landwaiter; but if no ſuch Officers, the Collector who attends, and being ſatisfied of the Quantity ſhipp'd off, endorſe on the Back of the Sufferance the Quantity and the Name of the Corn ſo ſhipp'd; which done, you muſt produce a Certificate under your Hand, ſignifying that the Corn Exported doth not exceed the Price ſettled by Act of Parliament, and give Bond, that the Corn ſo ſhipp'd, ſhall not be landed in any Port of *Great-Britain*, but in ſome Port beyond the Sea, and ſoon after the Ship is ſailed, your Debenture will be made out. You muſt not forget to write to your Correſpondent where the Corn is ſent, to return you a Certificate under the Hands and Seals of two *Britiſh* Merchants there reſiding, to teſtify the Landing of the Corn; otherwiſe your Bond will be proſecuted, and you oblig'd to Repay the Bounty-Money received on your Debenture. The ſame Care ſhould be taken of Coaſt Bonds, given to Diſcharge the Ship's Lading in ſome Parts of *Great-Britain*; that a Certificate be return'd from the Cuſtom-Houſe, where the ſaid Goods were landed, and tack'd to your Bond, to be return'd along with it to the Exchequer, the Failure of which may be the Cauſe of a Law Suit.

The Sufferance.

London, Jan. 2, 1746.

IN the *Mary*, *Nicholas Cape*, for *Liſbon*,

James Waters.

Three hundred Quarters of wheat, to be ſhipped, but not Exported, till further Orders.

To the Surveyor, Searcher and Landwaiter,

G. T. Collector.
N. N. Comptroller.

On the Back muſt be indors'd by the Surveyor and Landwaiter, the Quantity ſhipp'd off; thus.

In Bulk, 300 Quarters of Wheat, Wincheſter-Meaſure.

J. B. Surveyor.
D. M. Landwaiter.

The Entry and Certificate.

London, Jan. 2, 1746.

IN the *Mary*, *Nicholas Cape*, for *Liſbon*,

James Waters.

Three hundred Quarters of Wheat, *Britiſh* Growth, Wincheſter-Meaſure, Cuſtom free.

THESE are to certify, that *James Waters*, Merchant, of *London*, Ind. did on the ſecond Day of *Jan.* 1746. enter and hath ſhipp'd for *Liſbon*, in the *Mary*, whereof *Nicholas Cape*, for this preſent Voyage is Maſter, and two thirds of the Mariners are his Majeſty's Subjects, three hundred Quarters of Wheat, Wincheſter-Meaſure, and that the

Price of the Wheat of the Meaſure aforeſaid, in the Port of *London*, laſt Market Day, did not exceed forty eight Shillings *per* Quarter,

Witneſs my Hand, *Jan.* 2, 1746.

A. B.

Sworn by *James Waters*, that the Contents of the above Certificate are true,

James Waters.

The three hundred Quarters of Wheat abovementioned, were ſhipp'd off at *Bear* Key, *Jan.* 2, 1746.

J. B. Surveyor.
G. F. Searcher.

Bond is taken in the Penalty of one hundred Pounds, (that the Corn abovementioned, the Danger of the Seas excepted) ſhall be exported beyond Sea, and not be landed again in *Great-Britain*.

G. T. Coll.
N. M. Compt.

The Veſſel abovemention'd, is a *Britiſh* Ship, the Maſter and two thirds of the Mariners are his Majeſty's Subjects,

J. B. Surveyor.

There is wrote on the Back of the Debenture, theſe Words, *viz.*

The Money to be paid for the Corn within mention'd, purſuant to the Acts of Parliament, for Encouraging the Exportation of Corn, amounts to ſeventy five Pounds. } 75 0 0

Sworn by *James Waters*, that all the Corn within mentioned, certified to be ſhipp'd in Quantity and Quality, is really and truly exported to Parts beyond Sea, and not again Landed, nor intended to be Landed in any Part of *Great-Britain*, Cuſtom-Houſe, *London*, *Jan.* 2, 1746.

James Waters.

D. W. Collector.
A. B. Comptroller.

RULES *for the Ports in General.*

WHEREAS ſome Societies and Companies of Merchants, do trade in a joint Stock, and enter the whole Cargo and Lading of a Ship Inwards, in one ſingle Entry, when the Adventurers therein concern'd are many; the Officers and Waiters, may take and receive ſuch Gratuity, as the Company ſhall hereafter voluntarily conſent to pay them; any Thing in this Order, or the Table of Fees, or any other Act or Proviſion to the Contrary, notwithſtanding;

All Goods under the Value of five Pounds, in the Book of Rates, paying Subſidy, five Pounds, or leſs, ſhall paſs without taking any Fees.

No Merchant that ſhall have Goods of his own, to be landed out of one Ship, or Veſſel, at one Time (although the Receipt of the Subſidies be diſtributed into ſeveral Offices) ſhall be charged to any more or other Fees, than for a ſingle Entry.

Goods in Partnerſhip, to paſs as if the Proprietor was one ſingle Perſon.

Fiſh by *Engliſh*, in *Engliſh* Ship, or Veſſel, Outwards or Inwards, all along the Coaſt to pay no Fee.

Foreign Coin or Bullion Inwards, may be landed by any Perſon without Warrant or Fee.

Poſt Entries Inwards, to paſs without Fee, under five Shillings, if above five Shillings, and

and under forty, Six-pence; if above forty, then to pay full Fees as for the firſt Warrant.

Diamonds, precious Stones, Jewels, and Pearls of all Sorts, to paſs Outwards without any Fee or Warrant.

The Merchant ſhall pay for opening all Goods, that ſhall be ſhort enter'd, above ten Shillings Cuſtom.

The Merchant not to be at any Charge, if duly enter'd.

WHereas by an Act of Parliament entitled, *An Act for Encouraging and encreaſing of Shipping and Navigation*, there is granted unto the King's moſt excellent Majeſty, ſundry Duties upon Strangers Veſſels, importing Commodities not of their Growth, and thereby it is order'd, that ſuch Shipping as pretend to enjoy the Privilege of *Engliſh* Shipping, muſt be manned accordingly; whereby there is a Neceſſity for an Officer to be employ'd every Tide downwards, towards *Graveſend*, to viſit all Ships, whether they be manned according to the ſaid Act, and to give Certificates for making Foreign Ships Free, and taking Bonds for ſuch as go to the Plantations; for effecting of which Buſineſs, the following Fees are ſet and appointed, by the Authority aforeſaid, to be paid as well in all Out-Ports, as in the Port of *London*, and Creeks thereunto belonging, *viz.*

For Gauging every *French* Veſſel, in lieu of the like Fee paid in *France*, for Gauging *Engliſh* Veſſels, 5 *s.*

For making a Certificate to make a Foreign Ship Free, with Sealing and Regiſtring the ſame, 10 *s.*

For a Bond for a Ship's going to the Plantations, 6 *d.*

For every Entry of Goods liable to Duties by the Act of Navigation, which the Collector receives, 8 *d.*

For every Entry of *French* Veſſels, and for Bills to charge the Five Shillings *per* Ton on ſuch Veſſel, 1 *s.*

For a Certificate of Payment of Tonnage, 6 *d.*

Duties which may be bonded, and when payable.

ADditional Duty on Linnen and Silk, may be bonded for 12 Months.
Additional Duty for Tobacco and Wine for 9 Months.
New Subſidy on Tobacco for 3 Months.
⅓ Subſidy on Tobacco for 9 Months.
Impoſt on Ditto for 18 Months.
Impoſt on Wine, at three equal Payments, *viz.* ⅓ Payment, at 3 Months, ⅓ at 6 Months, ⅓ at 9 Months.
Impoſt 1690, Impoſition 169⅔, and new Duty on Whale Fins, at four equal Payments, *viz.* ¼ Payment at 3 Months, ¼ at 6 Months, ¼ at 9 Months, ¼ at 12 Months.
New Duty on Raiſins, Nutmegs, Cinnamon, Cloves, Mace, and Snuff, may be bonded for 12 Months.
The Duties on Coals, *&c.* Coaſtwiſe, may be bonded for 3 Months.

Time allowed to Export by Certificate.

MERCHANTS are allowed for Shipping off Tobacco, Sugar, Ginger, Pepper, Bugle, *alias* Beads, Caſt and Bar-Iron, Dying-Woods, Dying-Wares, and Druggs,

eighteen Months to *Britiſh*, and fifteen Months to Aliens, to have their Draw-back. And moſt other Goods, twelve Months to *Britiſh*, and nine to Aliens.

Of COINS.

European Accounts *are kept in the following Manner.*

In England.

By Pound, Shillings, Pence, and Farthings,

1 Pound	is equal to	20 Shillings
1 Shilling		12 Pence
1 Penny		4 Farthings

In Scotland.

Value in Sterling Money,

By Pounds, Shillings, Pennys,

			s.	*d.*	*f.*
1 Pound	is equal to	20 Shillings	1	8	0
1 Shilling		12 Pence	0	1	0
1 Penny			0	0	$0\frac{1}{3}$

In Ireland.

By Pounds, Shillings, Pence, and Farthings,

1 Pound	is equal to	20 Shillings	15	0	0
1 Shilling		12 Pence	0	9	0
1 Penny		4 Farthings	0	0	3
1 Farthing			0	0	$0\frac{3}{4}$

Note, In the *Engliſh* Plantations in *America*, they reckon their Monies, and keep their Accounts in the ſame Manner.

In France.

By Livres, Sols, Deniers,

1 Livre	is equal to	20 Sols	1	6	0
1 Sol		12 Deniers	0	0	$3\frac{6}{10}$
1 Denier			0	0	$0\frac{3}{10}$

In Switzerland, *and moſt Cities in* Germany.

By Florins, Creuxers, Pennins,

1 Florin	is equal to	60 Creuxers	3	0	0
1 Creuxer		8 Pennins	0	0	$2\frac{1}{3}$
1 Pennin			0	0	$0\frac{3}{10}$

In Bazil, Frankfort, Nuremberg, Strasburgh, *&c.*

By Rixdollars, Cruexers, Pennins,

1 Rixdollar	is equal to	100 Creuxers	4	8	0
1 Creuxers		8 Pennins	0	0	$2\frac{1}{4}$
1 Pennin			0	0	$0\frac{3}{11}$

In

Value in Sterl. Money.

In HAMBURGH, BERLIN, *&c.*

By Rixdollars, Marc-lub, Schelling-lub, Denier-lub or Penning.

			s.	d.	f.
1 Rixdollar		3 Marcs	4	6	0
1 Marc	is equal to	16 Schellings	1	6	0
1 Schelling		12 Deniers	0	1	$0\frac{1}{2}$
1 Denier			0	0	$0\frac{3}{8}$

In AUGSBURGH *and* BOLZAMONT.

By Dollars and Creuxers.

			s.	d.	f.
1 Dollar	is equal to	90 Creuxers	4	6	0
1 Creuxer			0	0	$2\frac{4}{10}$

In LEIPSICK, NAUMBURGH.

By Rixdollars, Grochs, Pennins.

			s.	d.	f.
1 Rixdollar		36 Grochs	4	6	0
1 Groch	is equal to	12 Pennins	0	1	2
1 Pennin			0	0	$0\frac{1}{2}$

In ZURICH.

By Rixdollars, Florins, Kreuxers, Hellers.

			s.	d.	f.
1 Rixdollar		$1\frac{5}{10}$ Florins	4	6	0
1 Florin	is equal to	60 Kreuxers	2	6	0
1 Kreuxer		8 Hellers	0	0	2
1 Heller			0	0	$0\frac{1}{4}$

In VENICE, CANDIA, *and some Parts of* ITALY.

By Ducats, Gros di Banco. *Bank Money is to current as* 6 *to* 5.

			s.	d.	f.
1 Ducat	is equal to	24 Gros di Banco, or 124 Sols	5	0	0
1 Gros		$5\frac{1}{6}$ Sol di Banco	0	2	1

In GENEVA.

By Florins, and Soldis.

			s.	d.	f.
1 Florin	is equal to	6 Soldis	3	3	0
1 Soldi			0	6	2

In BERGAMO, GENOA, MANTUA, MILAN, MODENA, NOVI.

By Livres, Sols, Deniers.

			s.	d.	f.
1 Livre		20 Sols	0	7	$0\frac{4}{5}$
1 Sol	is equal to	12 Deniers	0	0	$1\frac{11}{25}$
1 Denier			0	0	$0\frac{1}{12}$

In *In*

Value in Sterling Money.

In ROME, ANCONA, FERRARA.

By Crowns, Julios, Grains, Quatrines.

			s.	d.	f.
1 Crown 1 Julio 1 Grain 1 Quatrine	is equal to	10 Julios	5	0	$0\frac{1}{4}$
		8 Grains	0	6	0
		5 Quatrines	0	0	3
			0	0	$0\frac{6}{16}$

In NAPLES.

By Ducats, Tarins, Grains.

1 Ducat 1 Tarin 1 Grain	is equal to	5 Tarins	5	0	9
		20 Grains	1	0	0
			0	0	$2\frac{4}{10}$

In MALTA, SICILY.

By Ounces, Tarins, Carlins, Grains, Piccolis.

1 Ounce 1 Tarin 1 Carlin 1 Grain 1 Piccoli	is equal to	30 Tarins	12	6	0
		2 Carlins	0	5	0
		10 Grains	0	2	2
		6 Piccolis	0	0	1
			0	0	$0\frac{1}{6}$

In MUSCOVY.

By Rubles, Grifs, Altins.

1 Ruble 1 Grif 1 Altin	is equal to	10 Grifs	4	3	0
		$3\frac{1}{3}$ Altins	0	5	$0\frac{4}{10}$
			0	1	$2\frac{13}{100}$

In the NETHERLANDS.

By Pundts, Schellings, Pennings.

1 Pundt 1 Schelling 1 Penning	to equal to	20 Schellings	10	9	$2\frac{2}{3}$
		12 Pennings or Grots	0	6	$1\frac{2}{25}$
			0	0	$2\frac{4}{25}$

In HOLLAND.

By Florins, or Guilders, Stivers, Penningens.

1 Florin or Guilder 1 Stiver 1 Penningen	is equal to	20 Stivers	1	9	$2\frac{2}{5}$
		16 Penningens	0	1	$0\frac{8}{25}$
			0	0	$0\frac{4}{25}$

In FLANDERS, BRABANT.

By Pundts, Schellings, Pennings.

1 Pundt 1 Schelling 1 Penning	is equal to	20 Schellings	11	3	0
		12 Pennings	0	6	3
			0	0	$2\frac{1}{4}$

1 *In*

In POLAND, DANTZICK, RIGA, *and* KONINGSBURGH.

Value in Sterling Money.

s. d. f.

By Rixdollars, Grochs, Deniers.

1 Rixdollar	} is equal to	{ 90 Grochs	4	6	0
1 Groch		18 Deniers	0	0	$2\frac{4}{5}$
1 Denier			0	0	$0\frac{2}{5}$

In PORTUGAL.

By Millereas and Rea.

1 Millerea	} is equal to	{ 1000 Reas	7	6	0
1 Rea			0	0	$0\frac{36}{100}$

In PRUSSIA.

By Florings, Grochs, Pennings.

1 Florin	} is equal to	{ 30 Grochs	1	6	0
1 Groch		$18\frac{1}{2}$ Pennings	0	0	$2\frac{4}{5}$
1 Penning			0	0	$0\frac{13}{100}$

In SPAIN.

By Dollars, Rials, Quartiles.

1 Dollar	} is equal to	{ 8 Rials	4	6	0
1 Rial		16 Quartiles	0	6	3
1 Quartile			0	0	$1\frac{60}{100}$
Or by Maravedis, of which 34 are equal to 1 Rial, or 1 Maravedis to			0	0	$0\frac{9}{17}$

In DENMARK.

By Rixdollars, Hors, Schellings, or by Rixdollars, Marcs, Schellings.

1 Rixdollar	} is equal to	{ 4 Hors	4	6	0
1 Hor		24 Schellings	1	1	2
1 Schelling			0	0	$2\frac{1}{4}$
1 Rixdollar	} is equal to	{ 6 Marcs	4	6	0
1 Marc		16 Schellings	0	9	0
1 Schelling			0	0	$2\frac{1}{4}$

N. B. A Lubiſh Marc, Schelling, *&c.* is double to a Daniſh one.

In SWEDEN.

By Rixdollars, Copper Dollars, Rouſtiques.

1 Rixdollar	} is equal to	{ 6 Copper dollars	4	6	0
1 Copper dollar		32 Rouſtiques	0	9	0
1 Rouſtique		or 4 braſs Marcs	0	0	$1\frac{12}{100}$
1 braſs Marc			0	0	$0\frac{90}{100}$

In TURKEY.

By Abouquels, Meideins, Aſpres.

1 Abouquel	} is equal to	{ 33 Meideins	1	0	$1\frac{1}{2}$
1 Meidein		3 Aſpres	0	0	$1\frac{1}{2}$
1 Aſpre			0	0	$0\frac{1}{2}$

	l.	*s.*	*d.*
A Purſe of Silver,	112	10	0
Ditto of Gold,	6750	0	0

The

The Weights and Value of ſuch Gold and Silver Coins as are moſt commonly uſed in ENGLAND.

	Weight. dwt.	gr.	mi.	*Value* *l.*	*s.*	*d.*
A Guinea,	5	9	9	1	1	0
Half Guinea	2	16	14	0	10	6
Silver.						
A Crown,	19	8	10 $\frac{3}{4}$	0	5	0
Half, Ditto	9	16	5 $\frac{1}{2}$	0	2	6
A Shilling	3	20	18	0	1	0
A Sixpence	1	22	9	0	0	6

N. B. Beſides the above we have a great deal of *Portugal* Money in Uſe here, the Weight of which is as follows:

	l.	*s.*	*d.*		*dwts.*	*Grains.*
A Piece of	3	12	0	ſhould Weigh	18	12
A Piece of	0	36	0		9	6
A Piece of	0	18	0		4	15
A Piece of	0	9	0		2	7 $\frac{1}{2}$
A Moidore	0	27	0		6	18
An half Ditto	0	13	6		3	9
A quarter Dit.	0	6	9		1	16 $\frac{1}{2}$

A Pound Weight Avoirdupoiſe of Copper is coin'd into Twenty-three Pence; conſequently a Halfpenny is one third of an Ounce nearly; and a Farthing one Sixth.

A Na-

PATENT OFFICE LIBRARY

A Natural and Eaſy

SYSTEM of ACCOUNTS,

CONTRIV'D

For the Uſe of ſuch Tradeſmen, whoſe Buſineſs will not admit of the *Italian* Method.

ALL the Books of Accounts, that are neceſſary for a common Tradeſman, or at leaſt all that I have found neceſſary in my own Buſineſs, are, A **Caſh-Book, Day-Book, Ledger, Receipt-Book, Bill-Book, Order-Book, Letter-Book,** and **Kalendar** *of Payments.*

And firſt of the **Caſh-Book**, which is intended to give you a faithful and exact Account of the Management of your Caſh, and if regularly kept, will, at one View, tell you to a Farthing, what Money you have, or ought to have in your Poſſeſſion.

This Book tho' it has been much neglected by the Shopkeeper, whoſe Buſineſs is compounded of various Branches, is in my Opinion of the utmoſt Importance, and ought never to be omitted; for he who keeps no regular Account of his Caſh, is liable to be injur'd every Day of his Life, and may become a Bankrupt, in the midſt of his Induſtry. Nay, the larger his Trade is, the more he is likely to ſuffer, and the greater his Currency of Caſh, the more difficult 'twill be for him to remember the ſeveral Changes it has undergone. Under the Circumſtances of Hurry and Confuſion, where no regular *Caſh-Book* is kept, and Receipts and Payments are made by different People in the Family, what may not a Tradeſman expect to ſuffer? Servants and Apprentices may prove diſhoneſt, or careleſs, they may embezzle Caſh themſelves, or pay Money and not carry it to the proper Account, either of which will in a Courſe of Time be fatal to the poor Maſter.

In the Management of your *Caſh-Book*, the following Rules are to be obſerv'd.

Firſt, Caſh muſt be made *Debtor*, for all the Money you *receive*, and have *Credit* for all the Money you pay; that is, all the Money you receive, muſt be enter'd on the firſt Page of your Book to the left Hand; and what Money you pay, on the oppoſite Page to the Right Hand; obſerving always to expreſs properly in Words at Length, on what Account the ſame is receiv'd or paid.

Secondly, Every Night, as ſoon as the Shop is ſhut, and the Buſineſs of the Day is over, you muſt take the Money from the Drawers in the Shop, under your own Cuſtody, and make your *Caſh-Book* Debtor for ſo much Money from the Drawers, as *Retale-Caſh:* And then caſt up your Book, and tell over your Money, to ſee if the Sums agree. And here you muſt be very exact, and not ſit down ſatisfied, becauſe you have but a Trifle more or leſs than your Book ex-

preſſes; for that little Surplus, or Deficiency, may be the Conſequence of a much greater, and therefore the Cauſe of it muſt be found out if poſſible.

Thirdly, After the Caſh is thus balanc'd, I would have the Tradeſman every Evening, poſt, or enter what Money is receiv'd, to the Credit of the proper Perſons in the *Day-Book*, and make the proper Perſons Debtors in the ſaid Book for what Money is paid. I know 'tis cuſtomary for Tradeſmen to poſt thoſe Articles of the *Caſh-Book* directly into the *Leidger*; and therefore, to anticipate an Objection, I muſt obſerve, That, in my Opinion, this Method will not anſwer the Purpoſe ſo well: For, if a Tradeſman ſhould be on a Journey, or thro' Multiplicity of Buſineſs be oblig'd to leave his *Day-Book* unpoſted for a few Days, the Dates of the Goods ſold, and Caſh advanc'd, will not follow regularly in the *Leidger*.

Fourthly, In order to avoid filling your *Caſh-Book* with little trifling Articles, ſuch as Poſtage of Letters, Carriage, and Porterage of Goods, *&c.* It will be proper to keep a *Petty-Caſh-Book*, which you may commit to the Care of your Apprentice: And whenever he comes to you for Money for that Purpoſe, you may let him have wherewith to laſt ſome Time, and enter it in your own *Caſh-Book*, under the Denomination of *Charges of Merchandize*.

The **Day-Book** ſhould begin with an Inventory of the Tradeſman's Goods, as the *Caſh-Book* does with that of his Caſh, and contain a regular Journal of all the Goods bought into and ſold out of his Shop, or Warehouſe; excepting ſuch as are ſold Retale for ready Money, which is to be carried to your *Caſh-Book* every Night, under the Denomination of *Retale-Caſh* for that Day.

Rules to be obſerv'd in keeping your Day-Book.

Firſt, When any Goods are brought into your Shop, or Warehouſe, the Invoice, or Bill of Parcel, muſt be ſought for, which we are to ſuppoſe, either came by the Poſt, or is contain'd in the Pack, or Bale of Goods; and being found, the Goods are to be call'd over to ſee if they anſwer the Account there given of them; and if there ſhould appear any Miſtake, proper Notice muſt be taken of it, on the Face of the Invoice, or Bill of Parcel, and witneſs'd by your Servant, who is alſo to aſſiſt you in telling over your Goods, in order to become an Evidence for you if there ſhould be Occaſion. When this is done, I know it is Cuſtomary among ſome Tradeſmen to enter the whole Invoice, or Bill of Parcel, either in the *Day-Book*, or ſome other Book kept for that Purpoſe: But I don't ſee the leaſt Reaſon for this; for in Caſe of a Diſpute in Law, the Invoice itſelf muſt be produc'd, witneſs'd by your Servant, as beforemention'd; therefore, if the Total of the Invoice *only*, be enter'd in your *Day-Book*, to the Credit of the Perſon from whom the Goods came, and the Difference, by Miſtake, either deducted, or added, as it may happen, and properly witneſs'd by your Servant again in the *Day-Book*; you are in the ſame Situation as if the whole Writing was tranſcrib'd.

Secondly, All Goods ſold on Credit, ſhould be fairly enter'd in the *Day-Book* by your Servant, together with the Perſon's Names to whom they are deliver'd, and ſign'd by your Man at the Bottom of each Parcel; otherwiſe you will be at a Loſs to prove the Delivery of your Goods in Caſe a Law Suit ſhould be commenc'd: Though an Entry made by yourſelf, and witneſs'd by your Servant, will be a Proof, but it has not ſo good a Face in the Eye of the Court.

Thirdly, If a Parcel of Goods are enter'd in your *Day-Book*, and afterwards paid before they are poſted into the *Leidger*; they ought to be diſcharg'd by a Perpendicular Line, drawn thro' the Entry; the Signification of which Line, ſhould alſo be explained, at the Beginning of the Book to prevent Diſputes, in Caſe of Death.

The **Leidger**, will be beſt explained, by the Book itſelf, it being little more than a Collection of References to the *Day-Book*, ſo advantageouſly placed, as to ſhew you each Man's Account inſtantly, and at one View.

The **Receipt-Book**, requires no Explanation, it being nothing more than a few Quires of Blank-Paper bound together, in what Form you pleaſe, to preſerve your Receipts in a more convenient



convenient Manner, than on a File. Receipts given in a Book, need not expreſs of whom the Money is receiv'd; for the Book in which the Receipt is wrote being yours, is a demonſtrative Proof, that the Money paid was yours alſo. Always avoid writing Receipts, either in your Book, or on Paper, for other People to ſign; for in Caſe of a Diſpute, you will find it much more difficult to prove a Man's Hand, or Manner of Writing, by his Name only, then you wou'd, if he had wrote the whole Receipt: Therefore, if you pay Money to any Perſon that cannot write, or but indifferently, you muſt call your Servant to write the Receipt, and when the Party has made his Mark, or wrote his Name thereto, let him witneſs it.

The **Bill-Book**, generally us'd by Tradeſmen, is rul'd in a Number of Columns, in order to expreſs the Date, Value, *&c.* of the Bill, which is a Method I by no Means approve of; for ſhould a Bill be loſt, and when found by another Perſon, the Payment ſtop'd and diſputed, you will find it a difficult Matter from this Jumble of Columns, to aſcertain your Property. Let your Book, therefore, be rul'd, with four Columns only, in the *Firſt* of which you are to inſert the Perſon's Name, and Place of Abode, from whom you received the Bill: In the *Second*, you are to tranſcribe the Bill *Verbatim*, with all the particular Marks that are found upon it, and the Indorſer's Names that are on the Back of it, which is to be witneſs'd by your Servant. In the *Third* you are to put down the Time when the Bill will become due; and in the *Fourth*, inſert the Perſon's Name to whom it is negociated if paid away.

The **Order-Book**, requires little Explanation. In it you are to Copy all the Orders you receive from your Correſpondents for Goods, and the Carriers Names, by whom they are to be ſent, to which you are to add the Date of your Chapman's Letter, and let your Servant witneſs it: This being done, the Letters may be fil'd, and the Goods look'd out by your Book.

In the **Letter-Book**, you are to Copy all Letters of Conſequence that you write to any of your Correſpondents, and let the Copies be examin'd and witneſs'd by your Servant; for, beſides the Satisfaction you will have, of knowing how you have expreſs'd your Sentiments to all the People you deal with, on the ſeveral Accidents that may have happen'd in their Trade; you will likewiſe be often enabled to prove your Agreements thereby, eſpecially if you take Care to file all the Letters you receive.

The **Kalendar** *of Payments*. In this Book you are to inſert all the Months in the Year in ſeparate Pages, in order that when any Goods are bought, or Bills accepted, the Time may be calculated when they become due, and an Entry made thereof under the proper Month. By this Means, you will the better know what Advantage to make of your Caſh, as all your Payments will be ſeen at one View. For tho' the keeping a Heap of Money unemploy'd ſhould always be avoided, as it is doing a Sort of Injuſtice not only to your own Family, but to the whole Community, and what no Man can anſwer to his Conſcience; yet, on the other Hand, you muſt take Care not to diſpoſe of your Caſh ſo as to let your Credit ſuffer; for tho' Caſh is deem'd the Life of Trade; Credit is the Soul of Commerce.

Caſh-Book.

A

JOHN SMITH,

Sarum, January 1, 1746.

Cash for *January*, 1746. *Dr.*

			l.	*s*	*d.*
Jan.	2	TO Stock in ready Money	508	19	6
		To Retale Cash this Day	8	1	6
	3	To Ditto	4	10	3
	4	To Ditto	14	2	6
		5th *Sunday.*			
	6	To Retale Cash this Day	10	3	0
	7	To Ditto	3	10	6
	8	To Ditto	7	5	0
	9	To Lady *Mary Longworth*, receiv'd in Part	30	0	0
		To Retale Cash this Day	6	12	0
	10	To *Richard Maud*, receiv'd in Part by a Bill, *John Jones* on *Samuel Blount*	40	0	0
		To Retale Cash this Day	4	13	0
	11	To Ditto	5	8	0
		12th *Sunday.*			
	13	To Retale Cash this Day	9	2	0
	14	To Ditto	1	10	0
	15	To Ditto	4	9	0
	16	To Ditto	2	15	0
	17	To Ditto	3	12	0
	18	To Ditto	2	10	0
		19th *Sunday.*			
	20	To Retale Cash this Day	7	14	0
	21	To Ditto	8	4	0
	22	To Ditto	6	17	0
	23	To Ditto	9	3	0
	24	To Ditto	4	10	0
	25	To *Robert Brown*, receiv'd his Composition Money	15	7	9
		To Retale Cash this Day	7	2	0
		26th *Sunday.*			
	27	To Retale Cash this Day	5	1	0
	28	To Ditto	2	10	0
	29	To Ditto	3	0	0
	30	To Ditto	8	5	0
	31	To *James Banks*, receiv'd of *Thomas Hankin* in Part of his Note	25	0	0
		To Retale Cash this Day	6	10	0
		N. B. As this Account is made Debtor for all the Money you have receiv'd, and Creditor for all you have paid, the Ballance which must fall on the Creditor Side, will shew what Money remains in your Hands.			
			776	7	0

Per Contra Cr.

			l.	*s.*	*d.*
Jan.	3	BY Houſhold Expences, paid Mrs. *Smith* —— ——	3	10	0
		By Ditto —— for my Pocket —— ——	1	10	0
	9	By Charges of Merchandize, paid *John Monk* my Apprentice, for Petty Expences —— ——	5	0	0
	10	By *Richard Maud*, paid by his Order to *Stephen Brooks* —	15	10	0
		By *William Jones*, ſent him *per Poſt* a Bill, *John Jones* on *Samuel Blount*, N°. 1. —— —— —— ——	40	0	0
	11	By *Mary Smallwood*, paid her in Part —— —— ——	20	0	0
		By *Samuel Long*, paid him in full —— —— —— —— ——	240	15	0
	16	By Houſhold Expences, paid for 5 Chaldron of Coals, at 36s ——	9	0	0
		By Charges of Merchandize, paid *J. Long* his Expences at *Briſtol* ——	0	18	6
	20	By Houſhold Expences, paid *Thomas Houſe* the Taylor for Cloaths ——	7	10	6
	22	By Charges of Merchandize paid *James Wilſon* the Carrier his Bill ——	5	2	0
	27	By Charges of Merchandize, paid the Sun Fire Office for Inſuring Goods	2	0	0
	31	By *Mary Smallwood*, paid her in full —— —— ——	78	17	6
		By *William Jones*, ſent him *per* Poſt a Bank Note (*N. H.* 521) for Fifty Pounds payable to *John Long*, dated the 20th of *May* 1746, ſign'd *J. Collier*, enter'd *Ed. Hands*. And alſo a Draft (N. 4.) *James Goodwin* on Sir *Henry Lovelaſs*, payable to *John Cox* at 10 Days Date, for ſeventy Pounds, dated the 28*th* of *January* 1746. Amounting in the whole to one Hundred and twenty Pounds ——	120	0	0
		By Ballance remaining in hand this Day —— ——	226	13	6
			776	7	0

Day-

69
MAY

Day-Book.

A

JOHN SMITH,

Sarum, January 1, 1746.

The Day-Book

BEING a Daily Entry of all Goods whatſoever, Bought or Sold, receiv'd in or deliver'd out, by me, or on my Account, beginning this firſt Day of *January*, 1746.

JOHN SMITH.

N. B. *All the* Entries *in the following Book, which have this Line drawn through them, are paid and diſcharged.*

JOHN SMITH.

An

Sarum, *January* 2, 1746.

An Inventory of the Money, Goods, and Debts, belonging to me JOHN SMITH, *taken this Day as follows,* viz.

P. to Stock.	P. to Lep. Ac.		l.	s.	d.			
P. 1		I Have in ready Money	508	19	6			
		Linnen Goods	600	12	0			
		Silks and Velvets	704	10	0			
		Haberdaſhery Goods	96	15	0			
		Books and Stationary Wares	75	10	0			
		Grocery Goods	205	5	0			
		Brandy, Rum, and Compound Spirits	90	17	0			
1	1	Mr. *James Banks* owes me *p.* Note on Demand	50	0	0			
1	1	Mr. *Samuel Smith* owes me on Bond	100	0	0			
1	1	Mr. *Richard Dawland*, on a Book Debt as *per* Leidger, N° 2.	76	18	0			
1	1	Mr. *Thomas Box*, on ditto Leidger, N° 2.	29	10	0			
1	1	The Lady *Mary Longworth*, on ditto Leidger, N° 2.	64	5	0			
						2603	1	6
		I owe as follows:						
1	1	To Mr. *Richard Mills*, due the 10*th* of *April* next, Leidger, N° 2.	200	10	0			
1	1	To Mr. *Samuel Long*, by Note on Demand	240	15	0			
1	1	To Mr. *James Curtis*, due the 25*th* of *May* next, Leidger, N° 2.	270	0	0			
1	2	To Mr. *William Jones*, as *per* Leidger, N° 2.	230	12	0			
1	2	To Mrs. *Mary Smallwood*, as *per* Leidger, N° 2.	98	17	6			
						1040	14	6

This done, turn to your *Leidger*, and make STOCK *Debtor* for all the Money you owe; and *Creditor* for all Goods, Caſh, and Debts, due to you. After which, you are to open ſeparate Accounts in your *Leidger* for every Perſon you owe Money to, as well as for thoſe who are indebted to you; and poſt up the above Sums, obſerving to make proper References in the Margin of your Inventory, both to the Account of *Stock* and each Man's private Account.

Sarum, *January* 3, 1746.

Mr. **Robert Brown** *of Andover.* Dr.

			l.	s.	d.			
To	2 Doz. Linnen Handkerchiefs, at 13s		1	6	0			
	37 Yards of Scots Holland,	3s 6d	6	9	6			
P. 2	3 Pieces of Dowlas,	31s	4	13	0			
	10 Ditto,	36s 6d	18	5	0			
		Wrapper	0	2	0			
						30	15	6

Deliver'd by his Order to *Thomas Simeon* the Carrier the 4*th* Inſtant.

T. Long.

Mr. **Samuel Grove** *of London.* Cr.

By A Parcel of Goods bought of him, and receiv'd this Day; which by his Invoice dated the 20*th* of *December* laſt, amounts to twenty ſeven Pounds and Six Shillings. The Goods called over, and the Invoice examin'd. — — — 27 6 0

P. 2

T. Long.

Houſhold Expences. Dr.

To	Caſh paid Mrs. *Smith* for the Uſe of the Family, as							
P. 2	*per* Caſh-Book	3	10	0				
	Ditto for my Pocket	1	10	0				
					5	0	0	

4*th.*

Mr. **Charles Lime** *of Shaftſbury.* Dr.

To	20 Gallons Brandy, at 9s	—	—	—	9	0	0	
	Deliver'd *per* his Order to *William Studd* the Carrier, the ſame Day				Paid			

T. Long.

6*th.*

Mr. **Richard Maud** *of Blandford.* Dr.

To	31, 34, 36, 28 } 129 Yards of Mantua Silk,	at 3s	19	7	0			
	Forty-two Yards of Pink Paduſoy,	10s 6d	22	1	0			
P. 2	20 Yards of green Damaſk,	11s	11	0	0			
		Wrapper	0	1	6			
						52	9	6

Deliver'd to his Man *John Smart*, the ſame Day.

T. Long.

Sarum,

Sarum, *January* 9, 1746.

Mr. **John Doe** *of Shaftſbury.* Dr.

For the Funeral of Mrs. *Anne Line.*

				l.	s.	d.	l.	s.	d.
To	100 Crape Hatbands,	at 3s 6d		17	10	0			
	100 pair black drawn Gloves,	2s		10	0	0			
P. 2	10 Alamode Hatbands,	7s 6d		3	15	0			
	10 Pair of Shammy Gloves,	3s 6d		1	15	0			
	Hearſe and Coach ſix Horſes, each 2 Days			7	0	0			
	The Uſe of the Pall			0	10	0			
	The Goods ſerv'd by me, the 10*th* Inſtant. *T. Long.*						40	10	0

The Lady **Mary Longworth** *of Borne.* Cr.

By P. 1	Caſh, receiv'd in Part as *per* Caſh-Book			—	—	—	30	0	0

Charges of Merchandize. Dr.

To P. 2	Caſh, paid *John Monk* my Apprentice for Petty Expences, as *per* Caſh-Book			—	—	—	5	0	0

10*th.*

Mr. **Richard Maud** *of Blandford.* Cr.

By P. 2	Bill, N°1. *John Jones* on *Samuel Blount*, for Forty Pounds, as *per* Bill-Book.			—	—	—	40	0	0

Mr. **Richard Maud** *of Blandford.* Dr.

To P. 2	Caſh, paid *Stephen Brooks* to his Order, Fifteen Pounds ten Shillings, as *per* Receipt.			—	—	—	15	10	0

Mr. **William Jones** *of London.* Dr.

To P. 2	A Bill N° 1. (*John Jones* on *Samuel Blount* for forty Pounds, at one Month after Date) dated the 2d of *Jan.* 1746, as *per* Bill-Book. Put into the Poſt-Office this Day. *T. Long.*			—	—	—	40	0	0

Mr. **John Thompſon** *of Wells.* Dr.

				l.	s.	d.	l.	s.	d.
To 22 24 26	72 Yards *Iriſh* Linnen,	at 2s		7	4	0			
P. 2	Twenty Pieces Dowlas,	23s		23	0	0			
	20 Pieces Ditto,	25s 6d		25	10	0			
	20 Pieces Ditto,	28s 6d		28	10	0			
	20 Pieces Ditto,	30s		30	0	0			
	40 Yards black Velvet,	15s 6d		31	0	0			
	20 Yards Gold Orris,	6s 6d		6	10	0			
	Deliver'd *per* his Order to *Thomas Box* the Carrier the 11*th* Inſtant, *T. Long.*						151	14	0

Sarum,

Sarum, *January* 11, 1746.

Mrs. **Mary Smallwood** *of Bent.* Dr.

To P. 2 — Cash paid her in part as *per* Receipt-Book, Twenty-Pounds — — — — 20 0 0

Mr. **Samuel Long** *of Wittlesea.* Dr.

To P. 1 — Cash paid him in full for my Note on Demand, two Hundred forty Pounds and fifteen Shillings, as *per* Receipt-Book. — — — — 240 15 0

13*th.*

Mr. **John Doe** *of Shaftsbury.* Cr.

By P. 2 — Goods return'd as under, *viz.*

22 Crape Hatbands,	at 3s 6d	3	17	0
12 Pair drawn Gloves,	2s	1	4	0

Receiv'd this Day *J. Monk.* — — — — 5 1 6

14*th.*

Mr. **James Andrews** *of Newbury.* Dr.

To P. 2

10 Grose of Inkles,	at 11s	5	10	0
10 Grose Ditto,	14s	7	0	0
10 Grose Filleting,	22s	11	0	0
20 Grose Quality Bindings,	4s	8	0	0
21 Grose Ditto,	7s	7	7	0
6 Dozen Thread,	20s	6	0	0
10 Dozen Maidstone Ditto,	23s	11	10	0
4 Dozen Stiching Ditto,	36s	7	4	0

Deliver'd to himself this Day, *J. Monk.* — — — — 63 11 0

15*th.*

The Right Hon. the Lord **John Harley.** Dr.

To P. 3

10 Yards *Genoa* Velvet,	at 25s	12	10	0
6 Yards Shagreen,	3s 6d	1	1	0
7 Yards Gold Orris,	10s 6d	3	13	6
18 Gold Buttons,	9d	0	13	6

Deliver'd to his Servant *Joseph Stone*, this Day, *John Monk.* — — — — 17 18 0

16*th.*

His Grace the Duke of **Ormando.** Dr.

To P. 3

1 Set Spectators, gilt and letter'd		1	2	0
1 Chambers's Dictionary, 2 vol. Folio		4	10	0
1 Set Thomson's Travels, 3 vol. 8vo.		0	15	0
1 Journey to the World under Ground		0	3	0

Deliver'd to his Servant *Thomas Doe*, this Day, *T. Long.* — — — — 6 10 0

Houshold Expences. Dr.

To P. 2 — Cash, paid for 5 Chaldron of Coals, at 36s — — — — — — 9 0 0

Charges of Merchandize. Dr.

To P. 2 — Cash, paid my Man *T. Long* his Expences on a Journey to *Bristol* — — — — 0 18 6

Sarum,

Sarum, *January* 17, 1746.

Mr. **Richard Wills** *of London.* Cr.

By P. 1 — A Parcel of Goods bought of him and receiv'd this Day; which according to his Invoice dated the 30*th* of *December*, ſhould amount to Forty-eight Pounds. 48 0 0

But there is a Piece of Dowlas N° 4. at 23s. not come to hand, which is therefore to be deducted. 1 3 0

The Goods call'd over, and the Invoice examin'd this Day, by us, 46 17 0

T. Long.
J. Monk.

18*th.*

Mr. **Charles Cox** *of Winton.* Dr.

To P. 3 — 8 *Ct.* Lump Sugar, at 54s 21 12 0
2 *Ct.* ſingle Loaves, 62s 6 4 0
25 Gallons of Brandy, 9s 11 5 0
Caſk 0 4 0

Deliver'd to himſelf the ſame Day, 39 5 0

T. Long.

20*th.*

Houſhold Expences, Dr.

To P. 2 — Caſh, paid *Thomas Houſe* the Taylor for Cloaths, as *per* Receipt-Book. — — — 7 10 6

22*d.*

Charges of Merchandize. Dr.

To P. 2 — Caſh paid *James Wilſon* the Carrier his Bill, as *per* Receipt-Book — — — 5 2 0

24*th.*

Mr. **Thomas Young** *at Yeovil.* Dr.

To P. 3 — 20 Ream Pot Paper, 7s 7 0 0
10 Ream Fools-cap, 12s 6 0 0
20 Ream brown Cap, 4s 4 0 0
6 Bundles Middle Hand, 8s 2 8 0

Deliver'd by his Order to *William Dance* the Carrier the 25*th* Inſtant, 19 8 0

T. Long.

Mr. **Robert Brown** *of Andover.* Cr.

To P. 2 — Caſh receiv'd 15 7 9
Abated him on a Compoſition 15 7 9 30 15 6

27*th.*

Charges of Merchandize. Dr.

To P. 2 — Caſh, paid the Sun-Fire-Office for Inſuring my Goods — — — 2 0 0

Sarum,

Sarum, *January* 30, 1746.

Thomas Wilson, *Esq; of Batley.* Dr.

For the Funeral of Mrs. *Long.*

To	1 Sheet, Shroud and Pillow	3	15	0	
	1 Coffin, *with gilt Plate and cover'd*	3	10	0	
	20 Pair of Men's Shammy Gloves, at 3s 6d	3	10	0	
	16 Pair Women's Ditto, 3s 6d	2	16	0	
	8 Alamode Hatbands, 7s 6d	3	0	0	
	8 Silk Scarfs, 17s 6d	7	0	0	
P. 3	30 Pair drawn Gloves, 2s	3	0	0	
	30 Crape Hatbands, 3s 6d	5	5	0	
	28 Pair Women's black Kid Gloves, 2s	2	16	0	
	2 Porters with black Staves, &c.	0	10	0	
	The Uſe of 28 black Cloaks, 2s 6d	3	10	0	
	The Uſe of the Pall	0	10	0	
	The Funeral ſerv'd, and the above Goods deliver'd by me, this Day. *T. Long.*				39 2 0

31ſt

Sir **Robert Johnſton** *of Grange.* Dr.

To	38 / 36 } 74 Ells Gulix Holland, at 7s	—	—	—	25 18 0
	Deliver'd to his Servant *James Cox*, *per* his Order. *T. Long.*				return'd

Mrs. **Mary Smallwood** *of Bent.* Dr.

To *P.* 2	Caſh, paid her ſeventy eight Pounds ſeventeen and Six-pence in full, as *per* Receipt-Book.	—	—	—	78 17 6

Mr. **James Banks** *of Lime.* Cr.

By *P.* 1	Caſh receiv'd by *Thomas Hankin* in Part of his Note	—	—	—	25 0 0

Mr. **William Jones** *of London.* Dr.

To	A Bank Note, N. H. 521, payable to Mr. *John Long*, dated the 20*th* of *May*, 1746, ſign'd *J. Collier*, enter'd *Ed. Hands.*	50	—	—	
P. 2	A Draft (N. 4.) *James Goodwin*, on Sir *Henry Lovelaſs*, payable to *John Cox*, at ten Day's Sight, dated the 28*th* of *Jan.* 1746. for ſeventy Pounds	70	—	—	
	Put into the Poſt-Office this Day, *T. Long.*				120 0 0

N. B. For Fear the Poſt ſhou'd be robb'd, I only incloſ'd in my Maſter's Letter half the Bank Note; the other half to be ſent next Poſt.

T. Long

Leidger.



Leidger.

A

JOHN SMITH,

Sarum, June 10, 1746.

A.

Andrews Mr. *James*, of *Newbury* 2

B. Folio

Banks Mr. *James*, of *Lime* 1
Box Mr. *Thomas*, of *Ringwood* 1
Brown Mr. *Robert*, of *Andover* 2

C.

Curtis Mr. *James*, of *London* 1
Charges of Merchandize 2
Cox Mr. *Cha. Winton* 3

D.

Dawland Mr. *Richard*, of *Brixworth* 1
Doe Mr. *John*, of *Shaftsbury* 2

E.

F.

G.

Grove Mr. *Samuel*, of *London* 2

H.

Houſhold Expences 2

I.

Jones Mr. *William*, of *London* 2

K.

L.

Longworth Lady *Mary*, of *Borne* 1
Long Mr. *Samuel*, of *Wittlesea* 1

M.

Mills Mr. *Richard*, of *London* 1
Maud Mr. *Richard*, of *Blandford* 2
Marley Lord *John* 3

N.

O.

Ormando the Duke of 3

P.

Q.

R.

S. Folio

Stock 1

Smith Mr. *Samuel*, of *Box* 1

Smallwood Mrs. *Mary*, of *Bent* 2

T.

Thompson Mr. *John*, of *Wells* 2

V.

W.

Wilson Thomas, Esq; 3

X.

Y.

Young Mr. *Thomas*, of *Yeovil* 3

Z.

1746		Stock.	Dr.	F.	l.	s.	d.
Jan.	2	TO *Richard Mills* due the 10*th* of *April* next	—	1	200	10	0
		To *Samuel Long* on Demand	—	1	240	15	0
		To *James Curtis* due 25*th* of *May* next	—	1	270	0	0
		To *William Jones* — —	—	1	230	12	0
		To *Mary Smallwood* — —	—	1	98	17	6
		1040 14 6					
		To Ballance for the Neat of my Eſtate — —	—	8	1646	10	0
					2687	4	6

N. B. *As the Debtor Side of this* ACCOUNT *contains what you at firſt ow'd; and the Creditor Side what was due or belonging to you, together with what you have ſince gain'd by Trade; by the Ballance you will ſee your real worth.*

1746		*Mr.* James Banks *of Lime.*	Dr.				
Jan.	2	To Stock as *per* his Note on Demand	—	1	50	0	0
1746		*Mr.* Samuel Smith *of Box.*	Dr.				
Jan.	2	To Stock *per* Bond — —	—	1	100	0	0
1746		*Mr.* Richard Dawland *of Brixworth.*	Dr.				
Jan.	2	To Stock from Leidger, N° 2. F. 51	—	1	76	18	0
1746		*Mr.* Thomas Box *of Ringwood.*	Dr.				
Jan	2	To Stock from Leidger, N° 2. F. 62.	—	1	29	10	0
1746		*Lady* Mary Longworth *of Borne.*	Dr.				
Jan.	2	To Stock from Leidger, N° 2. F. 75.	—	1	64	5	0
1746		*Mr.* Richard Mills *of London.*	Dr.				
Jan.	2	To Ballance due to him — —	—	1	247	7	0
1746		*Mr.* Samuel Long *of Wittleſea.*	Dr.				
Jan.	12	To Caſh in full, Journal A — —	—	4	240	15	0
		Mr. James Curtis *of London.*	Dr.				
		To Ballance due to him — —	—		270	0	0

Per

Per Contra. Cr.

1746			F.	l.	s.	d.
Jan.	2	BY Cash in ready Money	1	508	19	6
		By Linnen Goods	1	600	12	0
		By Silks and Velvet	1	704	10	0
		By Haberdashery Goods	1	96	15	0
		By Books and Stationary Wares	1	75	10	0
		By Grocery Goods	1	205	5	0
		By Brandy, Rum, and Compound Spirits	1	90	17	0
		By *James Banks*, *per* Note	1	50	0	0
		By *Samuel Smith* on Bond	1	100	0	0
		By *Richard Dawland*, a Book-Debt	1	76	18	0
		By *Thomas Box*, ditto	1	29	10	0
		By the Lady *Mary Longworth*, ditto	1	64	5	0
		2603 1 6				
		By Profit gain'd by Trade this Month		84	3	0
				2687	4	6

Per Contra. Cr.

1746 Jan.	31	By Cash receiv'd in Part of his Note	6	25	0	0
		By Ballance due to me		25	0	0
				50	0	0

Per Contra. Cr.

1746 Jan.	31	By Ballance due to me		100	0	0

Per Contra. Cr.

1746 Jan.	31	By Ballance due to me		76	18	0

Per Contra. Cr.

1746 Jan.	31	By Ballance due to me		29	10	0

Per Contra. Cr.

1746 Jan.	9	By Cash ~~receiv'd in Part, Journal A~~	3	30	0	0
		By Ballance due to me	8	34	5	0
				64	5	0

Per Contra. Cr.

1746 Jan.	2	By Stock from Leidger, N° 2. F. ~~20~~	1	200	10	0
	17	By a Parcel of Goods bought of him	5	46	17	0
				247	7	0

Per Contra. Cr.

1746 Jan.	2	By Stock, *per* Note on Demand	1	240	15	0

Per Contra. Cr.

1746 Jan.	21	By Stock from Leidger, N° 2. F. 49.	1	270	0	0

Mr.

1746			Fo			
		Mr. **William Jones** *of London.* Dr.				
Jan.	10	To a Bill, *Jones on Blount*	3	40	0	0
	31	To two Bills, as *per* Journal A	6	120	0	0
		To Ballance due to him		70	12	0
				230	12	0
1746		*Mrs.* **Mary Smallwood** *of Bent.* Dr.				
Jan.	12	To Cash paid her in Part, Jonrnal A	4	20		0
	31	To Ditto in full	6	78	17	6
				98	17	6
1746		*Mr.* **Robert Brown** *of Andover.* Dr.				
Jan.	3	To sundry Goods, as *per* Journal A	2	30	15	6
		Mr. **Samuel Grove** *of London.* Dr.				
		To Ballance due to him		27	6	0
1746		**Houshold Expences.** Dr.				
Jan.	3	To Cash	2	5	0	0
	16	To Ditto paid for Coals	4	9	0	0
	20	To Ditto for Cloaths	5	7	10	6
				21	10	6
		Mr. **Richard Wand** *of Blandford.* Dr				
1746						
Jan.	6	To Sundry Goods	2	52	9	6
	10	To Cash paid *Stephen Brooks*	3	15	10	0
				67	19	6
		Mr. **John Doe** *of Shaftsbury.* Dr.				
1746						
Jan.	9	To sundry Goods, Journal A	3	40	10	0
		Charges of Merchandize. Dr.				
1746						
Jan.	9	To Cash, Journal A	3	5	0	0
	16	To Ditto	4	0	18	6
	22	To Ditto for Carriage of Goods	5	5	2	0
	27	To Ditto for Assurance	5	2	0	0
				13	0	6
		Mr. **John Thompson** *at Wells.* Dr.				
1746						
Jan.	10	To sundry Goods, Journal A	3	151	14	0
		Mr. **James Andrews** *of Newbury.* Dr.				
	14	To sundry Goods, Journal A	4	63	11	0

Per

Per Contra. Cr.

			F.			
1746 *Jan.*	2	By Stock from Leidger, N° 2. F. 47.	1	230	12	0

Per Contra. Cr.

			F.			
1746 *Jan.*	2	By Stock from Leidger, N° 2. F. 21. due to her	1	98	17	6

Per Contra. Cr.

			F.			
1746 *Jan.*	26	By Journal A	5	30	15	6

Per Contra. Cr.

			F.			
1746 *Jan.*	3	By ſundry Goods	2	27	6	0

Per Contra. Cr.

			F.			
		By Ballance		21	10	6

Per Contra. Cr.

			F.			
1746 *Jan.*	10	By a Bill, *Jones* on *Blount*, Journal A	3	40	0	0
		By Ballance due to me		27	19	6
				67	19	6

Per Contra. Cr.

			F.			
1746 *Jan.*	13	By Goods return'd, Journal A	4	5	1	0
		By Ballance due to me		35	9	0
				40	10	0

Per Contra. Cr.

			F.			
		By Ballance		13	0	6

Per Contra. Cr.

			F.			
		By Ballance due to me		151	14	0

Per Contra. Cr.

			F.			
		By Ballance due to me		63	11	0

Mr.

1746							
		Mr. **William Jones** *of London.* Dr.	F				
Jan.	10	To a Bill, *Jones* on *Blount*	3	40	0	0
	31	To two Bills, as *per* Journal A	6	120	0	0
		To Ballance due to him		70	12	0
				230	12	0
1746		*Mrs.* **Mary Smallwood** *of Bent.* Dr.				
Jan.	12	To Cash paid her in Part, Jonrnal A	4	20		0
	31	To Ditto in full	6	78	17	6
				98	17	6
1746		*Mr.* **Robert Brown** *of Andover.* Dr.				
Jan.	3	To sundry Goods, as *per* Journal A	2	30	15	6
		Mr. **Samuel Grove** *of London.* Dr.				
		To Ballance due to him		27	6	0
1746		**Houshold Expences.** Dr.				
Jan.	3	To Cash	2	5	0	0
	16	To Ditto paid for Coals	4	9	0	0
	20	To Ditto for Cloaths	5	7	10	6
				21	10	6
1746		*Mr.* **Richard Gaud** *of Blandford.* Dr				
Jan.	6	To Sundry Goods	2	52	9	6
	10	To Cash paid *Stephen Brooks*	3	15	10	0
				67	19	6
1746		*Mr.* **John Doe** *of Shaftsbury.* Dr.				
Jan.	9	To sundry Goods, Journal A	3	40	10	0
1746		**Charges of Merchandize.** Dr.				
Jan.	9	To Cash, Journal A	3	5	0	0
	16	To Ditto	4	0	18	6
	22	To Ditto for Carriage of Goods	5	5	2	0
	27	To Ditto for Assurance	5	2	0	0
				13	0	6
1746		*Mr.* **John Thompson** *at Wells.* Dr.				
Jan.	10	To sundry Goods, Journal A	3	151	14	0
		Mr. **James Andrews** *of Newbury.* Dr.				
	14	To sundry Goods, Journal A	4	63	11	0

Per

Per Contra. Cr.

1746			F.			
Jan.	2	By Stock from Leidger, N° 2. F. 47.	1	230	12	0

Per Contra. Cr.

1746						
Jan.	2	By Stock from Leidger, N° 2. F. 21. due to her	1	98	17	6

Per Contra. Cr.

1746						
Jan.	26	By Journal A	5	30	15	6

Per Contra. Cr.

1746						
Jan.	3	By ſundry Goods	2	27	6	0

Per Contra. Cr.

		By Ballance		21	10	6

Per Contra. Cr.

1746						
Jan.	10	By a Bill, *Jones* on *Blount*, Journal A	3	40	0	0
		By Ballance due to me		27	19	6
				67	19	6

Per Contra. Cr.

1746						
Jan.	13	By Goods return'd, Journal A	4	5	1	0
		By Ballance due to me		35	9	0
				40	10	0

Per Contra. Cr.

		By Ballance		13	0	6

Per Contra. Cr.

		By Ballance due to me		151	14	0

Per Contra. Cr.

		By Ballance due to me		63	11	0

Mr.

			F.	l.	s.	d.
		The ~~Right Hon. the Lord~~ **John Marley.** Dr.				
1746 *Jan.*	15	To a Parcel, Journal A	4	17	18	0
		His Grace the Duke of **Ormando.** Dr.				
1746 *Jan.*	16	To a Parcel of Books, Journal A	4	6	10	0
		Mr. **Charles Cox** *of Winton.* Dr.				
1746 *Jan.*	18	To sundry Goods, Jonrnal A	5	39	5	0
		Mr. **Thomas Young** *of Yeovil.* Dr.				
1746 *Jan.*	24	To a Parcel of Stationary Ware	5	19	8	0
		Thomas Wilson, *Esq; of Batley.* Dr.				
1746 *Jan.*	30	To Sundries for Mr. *Long*'s Funeral	6	39	2	0
		Ballance. Dr.				
1746 *Feb.*	1	To Cash remaining in my Hands, as *per* Cash-Book	2	226	13	6
		To Mr. *~~James Banks~~*, Part of his Note	2	25	0	0
		To Mr. *James Smith*, *per* Bond	2	100	0	0
		To Mr. *Richard Dawland* of *Brixworth*	2	76	18	0
		To Mr. *Thomas Box* of *Ringwood*	2	29	10	0
		To Lady *Mary Longworth* of *Borne*	3	34	5	0
		To Mr. *Richard Maud* of *Blandford*	5	27	19	6
		To Mr. *John Doe* of *Shaftsbury*	5	35	9	0
		To Mr. *John Thompson* of *Wells*	6	151	14	0
		To Mr. *John Andrews* of *Newbury*	6	63	11	0
		To the Right Hon. Lord *John Marley*	6	17	18	0
		To his Grace the Duke of *Ormando*	6	6	10	0
		To Mr. *Charles Cox* of *Winton*	7	39	5	0
		To Mr. *Thomas Young* of *Yeovil*	7	19	8	0
		To *Thomas Wilson*, Esq;	7	39	2	0
		To Linnen Goods remaining in Stock	0	408	10	0
		To Silk and Velvet, ditto	0	460	15	0
		To Haberdashery Goods, ditto	0	89	17	0
		To Books and Stationary Wares, ditto	0	68	10	0
		To Grocery Goods, ditto	0	271	5	0
		To Brandy, Rum, and Compound Spirits	0	104	6	0
				2296	6	0

N. B. *These Articles which are a Collection of the several* Ballances *from the Creditor Side of your* Leidger, *together with the Goods which remain in your Shop and Warehouse, and the Cash in your Desk; must all be charg'd Debtors to* Stock *in your* New-Books.

Per

			F.	l.	s.	d.
	Per Contra.	Cr.				
	By Ballance due to me			17	18	0
	Per Contra.	Cr.				
	By Ballance due to me			6	10	0
	Per Contra.	Cr.				
	By Ballance due to me			39	5	0
	Per Contra.	Cr.				
	By Ballance due to me			19	8	0
	Per Contra.	Cr.				
	By Ballance due to me			39	2	0
1746	**Per Contra.**	Cr.				
Feb. 1	By Mr. *Richard Mills* due to him		1	247	7	9
	By Mr. *James Curtis* due to him		1	270	0	0
	By Mr. *Samuel Grove* due to him		2	27	6	0
	By Mr. *William Jones* due to him		2	70	12	0
	By Houſhold Expences		2	21	10	6
	By Charges of Merchandize		2	13	0	6
	By Stock the Neat of my Eſtate			1646	10	0
				2296	6	0

N. B. *Theſe Articles (the laſt excepted) are a Collection of the ſeveral* Ballances *from the Debtor-Side of your* LEIDGER, *and muſt all (except the Houſhold Expences, Charges of Merchandize, and the Ballance above mention'd) be made* Creditors *to* STOCK *in your* NEW-BOOKS.

*** *The laſt Article on this Side (which is the* Ballance *of the Account) is the Neat of your* Eſtate, *or of your preſent* Worth.

A Spe-

A Specimen of the Receipt-Book.

Receipt-Book.

A

JOHN SMITH,

Sarum, January 1, 1746.

	l.	*s.*	*d.*
January 10, 1746. Receiv'd fifteen Pounds and ten Shillings on Account of Mr. *Stephen Brooks* ——— *Richard Maud.*	15	10	0
Jannary 11, 1746. Receiv'd twenty Pounds on Account ——— *Mary Smallwood.*	20	0	0
January 11, 1746. Receiv'd two hundred and forty Pounds fifteen Shillings in full ——— *Samuel Long.*	240	15	0
Jan. 16, 1746. Receiv'd nine Pounds in full, for five Chaldron of Coals ——— *W. Wilson.*	9	0	0
January 20, 1746. Receiv'd seven Pounds ten Shillings and six Pence in full ——— *Thomas House.*	7	10	6
January 22, 1746. Receiv'd five Pounds and two Shillings in full ——— *James Wilson.*	5	2	0
January 23, 1746. Receiv'd twenty six Shillings in full for my Master *Thomas Collet* ——— The Mark of + *Robert Longwood.* Witness *T. Long.*	1	6	0
January 31, 1746. Receiv'd seventy eight Pounds seventeen Shillings and Six-pence in full ——— *Mary Smallwood.*	78	17	6

A Spe-

A Specimen of the Bill-Book.

Bill-Book.

A

JOHN SMITH,

Sarum, January 1, 1746.

Of whom receiv'd.	A true Copy.	when due.	To whom paid.
N° 1. Mr. *Richard Maud*, of *Blandford*. *Jan.* 5, 1746	*Blandford, Jan.* 2. 1746, £. 40. *Sir*, One Month after Date, pay Mr. *Thomas Good*, or Order, forty Pounds, value receiv'd, and place it to the Account of *Your humble Servant*, To Mr. *Samuel Blount* At the *Fleece*, in *Cornhill, London*. JOHN JONES. Indorsers { *Thomas Good*. *Richard Maud*. Witneſs *T. Long*.	*Feb.* 5.	Sent *p.* Poſt, to Mr. *William Jones*, Merchant, in *London*, the 10*th* of *Jan.* 1746. *T. Long*.
N° 2. Mr *Timothy Bing*, of *Brixworth*, *Jan.* 8, 1746.	*London, December*, 20. 1746, £. 20. N° 7859. I promiſe to pay Mr. *James Doe*, or Bearer, on Demand, twenty Pounds, for Mr. *John Brooks*, and Co. JAMES CURTIS. Witneſs *T. Long*.	due.	Mr. *Joſeph Bond*, of *Milton*, *Jan.* 10, 1746. *T. Long*.
N° 3. Mr. *Thomas Lodge*, of *Shaſton*, *Jan.* 10, 1746.	N° H. 521. I promiſe to pay Mr. *Joſiah Locke*, or Bearer, on Demand, the Sum of fifty Pounds. *London*, the 10*th* Day of *Nov.* 1746. For the Governour and Company of the *Bank* of *England*. JAMES COCKSON. Enter'd. *T. Bowden*, £. 20. Witneſs, *T. Long*.	due.	Sent *p.* Poſt, to Mr. *William Jones*, Merchant, in *London*, the 3*d* of *Jan.* 1746. *T. Long*.

Of whom receiv'd.	A true Copy.	when due.	To whom paid.
N° 4. Mr. *Benj. Maſon* of *Wilton, Jan.* 25. 1746.	*Sarum, Jan.* 28, 1746. £. 70. N° 206. Sir, At ten Days Sight, pay Mr. *John Cox*, or Order, ſeventy Pounds, value receiv'd, as *p.* Advice from *Your humble Servant,* JAMES GOODWIN. To Sir *Henry Loveláſs, Cheapſide, London.* Indorſers { *John Cox.* *William Brown.* *Benjamin Maſon.* Witneſs *T. Long.*	N. B. *As this Bill is drawn after Sight, the Period of its being due will depend on the Time it is preſented for Acceptance.*	Sent *p.* Poſt, to Mr. *William Jones*, Merchant, in *London, Jan.* 31. 1746. *T. Long.*

A Spe-

A Specimen of the Letter-Book.

Letter-Book.

A

JOHN SMITH,

Sarum, January 1, 1746.

To Mr. *Richard Mills*, in *Cheapside*, *London*.

SIR,

IN Anſwer to yours of the 29th *Ultimo*, I muſt confeſs that I think the *Gulix Hollands* are worth the Money you aſk for them; but as our *Scots Hollands* are as cheap, and in every Reſpect as good, if not better; I think it a Duty incumbent on me to promote the Manufactury of our own Country. If you will abate me Six-pence a Piece on the Green Roſe ¾ Dowlas, you may ſend the whole Quantity (which I think you ſay is one hundred and forty Pieces) and I will remit you the Money in three Months.

I am, Sir,

Your humble Servant,

JOHN SMITH, *Sarum, Jan.* 1, 1746.

A true Copy,
T. Long.

To Mr. *Samuel Groves*, in St. *Paul's-Church-Yard*, *London*.

SIR,

PLeaſe to ſend me by *William Boult* the Carrier as under, and you'll oblige,

SIR,

Your humble Servant,

JOHN SMITH, *Jan.* 2. 1746.

25 Common-Prayers, 24's gilt
25 Ditto, 12mo. gilt
25 Ditto, large 12mo ditto
25 Ditto, with Companion
12 Ditto, with Cuts
25 Martin's Syſtem of Philoſophy, Geography, and Aſtronomy
25 Of his Engliſh Dictionary if publiſh'd
12 Pilpay's Fables
12 Journey to the World under Ground.

P. S. Pray when will the Circle of the Sciences be publiſh'd. 'Tis much enquir'd for here.
A true Copy, *T. Long*.

To

To Mr. ROBERT BROWN, *at* Andover.

SIR,

I Am really affected with your Misfortunes, and as I believe you are an honeſt Man, I ſhall come into any Meaſures that can be propoſed for the Benefit of the Creditors, and of your own Family. There is ſomething ſo ungenerous, nay, even Brutiſh in the Behaviour of Mr. *****, that I think never to have any Dealings with him more. He a Tradeſman? not he indeed. A Man of his cruel Diſpoſition, ought to be baniſh'd all Society; to be drove into the Woods amongſt the Bears, his Brethren; and not be permitted to ſtain the Honour and Dignity of Commerce.

I wiſh you well over theſe Difficulties, and I hope, when this Cloud is diſpers'd, to ſee you again reinſtated in Buſineſs; to which, if I can contribute any Thing you may command,

SIR,

Your ſincere Friend, &c.

JOHN SMITH, *Sarum, Jan.* 4, 1746.

A true Copy,
T. Long.

To Mr. RICHARD MILLS, *of* London.

SIR,

IN the Parcel of Dowlas you ſent my Maſter, of the 30th *Ultimo*, there was one Piece wanting (N° 4, at 23s) which you'll be pleas'd to take Notice of, and rectify your Books accordingly.

I am, for Mr. John Smith,

SIR,

Your moſt obedient Servant,

Sarum, Jan. 18, 1746.

T. LONG.

A Spe-

A Specimen of the Order-Book.

Order-Book.

A

JOHN SMITH,

Sarum, January 1, 1746.

1746 *Jan.* 2. Mr. ROBERT BROWN of *Andover*, hath by *Letter*, dated *December* 30, which came to hand this Day, order'd the following Goods to be ſent by *Thomas Simeon* the Carrier, *viz.*

2 Dozen Linnen Handkerchiefs,	—	at 13s *per* Dozen
37 Yards Scots Holland	——	3s 6d
3 Pieces Dowlas	——	31s
10 Ditto	—— ——	36s 6d

Witneſs, *T. Long.*

1746 *Jan.* 3. Mr. CHARLES LIME of *Shaftſbury*, hath this Day given a *verbal Order* for the following Goods, to be ſent by *William Studd* the Carrier, *viz.*

20 Gallons of Brandy	——	at 9s

Witneſs, *T. Long.*

1746 *Jan.* 2. Mr. RICHARD MAUD *of Blandford*, hath by Letter, dated *Jan.* 2, 1746. which came to Hand this Day, order'd the following Goods, to be ſent by his Servant, *John Smart*, viz.

129 Yards of Mantua Silk	——	at 3s *per* Yard
42 Yards of Pink Paduaſoy	——	10s 6d
20 Yards of green Damaſk	——	11s

Witneſs, *T. Long.*

A Spe-

A Specimen of the Kalender.

Kalender of Payments.

A

JOHN SMITH,

Sarum, January 1, 1746.

Day when due.		*l.*	*s.*	*d.*
	January, 1746.			
1	To Mr. *Samuel Long*, on my Note of Hand	240	15	0
10	To Mrs. *Mary Smallwood*, on Ditto	98	17	6
5	To Mr. *William Jones*, of *London*	40	0	0
	February, 1746.			
2	To Mr. *William Jones*, of *London*	120	0	0
21	To Ditto	70	12	0
8	To Mr. *Samuel Grove*, of *London*	10	6	0
	March, 1746.			
17	To Mr. *Richard Mills*, of *London*	20	0	0
	April, 1746.			
10	To Mr. *Richard Mills*, of *London*	200	10	0
16	To Mr. *Samuel Grove*, of *London*	17	0	0
	May, 1746.			
25	To Mr. *James Curtis*, of *London*	270	0	0
	June, 1746.			
17	To Mr. *Richard Mills*, of *London*	26	17	0

F I N I S.



A

COMPENDIOUS SYSTEM

OF

Merchants ACCOUNTS,

OR THE

Italian Method of BOOK-KEEPING.

THE Art of Book-keeping, conſiſts in a methodical and faithful Record of all the Tranſactions that happen in Trade, whereby an exact Account of the Condition and Circumſtance of each Part of Buſineſs may be readily known, and a thorough Eſtimate made of the Total and real Worth of the Trader whoſe Accounts are ſo kept.

The Method of Book-keeping, made uſe of among Merchants, is That invented by the *Italians*, by double Entry of Charge and Diſcharge, commonly call'd Debtor and Creditor. And

The Books chiefly made uſe of are the Waſte-Book, the Journal, and the Ledger.

The Nature of each of theſe Books, with their Uſe and natural Dependance on each other, comes next under Conſideration.

The Waſte-Book is only a Regiſter, or Memorandum-Book, of all the Occurrences or Tranſactions in Trade, and is only kept to enter Things in immediately, leſt they eſcape the Memory: And from this Book, every particular Article is to be poſted methodically (when Leiſure admits) into the Journal. And when an Article is poſted, it is uſual immediately to tick, or mark it thus (✓) to ſhew that that Article is journaliz'd.

This Book is rul'd with a Margin, and three Columns, for Pounds, Shillings and Pence, and Articles are enter'd therein, according to the following Specimen.

	l.	*s.*	*d.*
March 8,			
✓ Bought 68 Pieces of Serge at 4 *l.* 2 *s.* ready Money	278	16	0
Ditto			
✓ Sold *John Moore* 6 hhds of Tobacco qt. 20 C. at 3 *l.* 8 *s. per* C. to be paid in three Months	68	0	0

Ditto

Ditto 17

✓ Bought of *Thomas Simms* 3 Pipes of *Portugal* Wines, at 22 *l.* 10 *s.* *per* Pipe
Paid him in Part £. 30 10
Remainder at a Month 37 0
67 10 0

The *Journal.*

The Journal is the next principal Book; and therein all the Tranſactions mention'd in the Waſte-Book, are thrown into Method and Order. Here the Debtor and Creditor of every Parcel is declar'd, the Sum and Subſtance of the Tranſaction expreſs'd, and the whole Skill of an Accomptant employ'd in making proper Entries, and placing the Terms, Debtor and Creditor, ſo as to balance every Account a-right; for, if theſe be apply'd wrong in any one Perſon, or Article, it will not only create Confuſion, but be the Means of Injuſtice, either to Yourſelf, or the Perſons you deal with; and therefore, it ought to be the principal Study of every Accomptant, to order his Journal a-right, that his Accounts may be render'd authentick, in Caſe of Controverſy, before a Judge, or any other inferior Magiſtrate.

The Journal is rul'd as below, with Notes of Reference to the Ledger. Then, ſuppoſing the three foregoing Waſte-Book Inſtances to be enter'd, they will ſtand thus in the Journal.

Dr.	Cr.	*March* 8,	*l.*	*s.*
Ledger Reference	Ledger Reference	Serge Dr. to Caſh, 278 *l.* 16 *s.*		
		For 68 Pieces, at 4 *l.* 2 *s.* *per* Piece, paid	276	16
		Ditto		
		John Moore Dr. to Tobacco, 68 *l.*		
		For 6 hhds, qt. 20 C. at 3 *l.* 8 *s.* *per* C. for 3 mo.	68	00
		Ditto 17		
		Portugal Wines, Dr. to ſundry Accounts, £. 67 10 *viz.*		
		Caſh in Part for 3 Pipes, at 22 *l.* *per* Pipe —— 30 10		
		Tho. Simms for the reſt at a Month —— 37 0		
			67	10

N. B. *The Journal is to be neatly wrote by one Perſon only.*

Where it is to be obſerv'd,

1. That the proper Debtor, or Creditor, and Sum of Money, make the firſt Line, and the other Circumſtances of the Tranſaction another; as in the firſt and ſecond Inſtances above.

2. But, if it be a compound Caſe, that is, if there be more than one Debtor, or one Creditor, the ſeveral Debtors or Creditors are expreſs'd in the firſt Line, by Sundrys, or ſundry Accounts, and the reſt of the Line is fill'd up, as in the former Rule; after which, the ſeveral *Debtors*, or *Creditors*, muſt be particularly mention'd, each in a Line by itſelf, which are to be added up, and their Total carried to the Money Columns, as in the Third of the preceding Caſes.

N. B. Debtors are expreſs'd ſimply, without any Word prefix'd, but Creditors are always preceded by the Word, To.

The *Ledger.*

The Ledger is the Book, in which all Accounts meet from the Journal, wherein each Account ſtands by itſelf; on the Left-hand Side, Debtor, and on the Right, Creditor; and the Pages on each Side have the ſame Number, becauſe the ſame Account is plac'd on both; for there can be no Debtor, but there muſt be a Creditor; neither any Creditor, without a Debtor. And if, by Miſtake, you place a Debtor for a Creditor, or any Article that ſhould have



have been upon the Debtor's Side, on the Creditor's; or, if you make any wrong Entry, you muſt never raze, or blot it out, but inſtead thereof, write Error, expreſſing the Value in its proper Place; and then enter the Parcel, or Thing, on the Creditor's Side, as if no ſuch Miſtake had been made. In this Book you ſee what you owe to any Perſon, or what any Perſon owes to you; what Goods you have unſold, without looking over your Shop or Warehouſe, and what you have in Factors Hands Abroad beyond the Sea, and what you may have gain'd in any Time of your Trade, at the very firſt Inſpection. And, if your Accounts be duly and regularly brought up, you can immediately ſee in what Poſture your Affairs ſtand. The Debtor Side ſhews what any Perſon owes to you; and the Creditor's Side, what you owe to him.

The Ledger has a triple Column in the Margin; one for the Month, another for the Day of the Month, and the Third refers to the Journal; as alſo, a Column for the References to the other Ledger Entry before thoſe for *l. s. d.* as below.

Month	Day	Debr. Side: Reference to the Journal	Reference to Cr. in Ledger Folio	*l.*	*s.*	*d.*	Month	Day	Credr. Side: Reference to the Journal	Reference to Dr. in Ledger Folio	*l.*	*s.*	*d.*

N. B. For the ready finding any Account in the Ledger, it has always an Alphabet prefix'd, wherein is written the Titles of all Accounts, with the Number of the Folio where they ſtand. And here it is to be obſerv'd, that the Perſons Names are to be inſerted according to the initial Letter of their Sirname; as for Example, *Henry Blackburn* is plac'd under the Letter B (See the Alphabet before the Ledger.)

Beſides the foregoing, there are ſeveral ſubſidiary Books us'd by Merchants, eſpecially if they be Men of great Buſineſs, the moſt common of which are Theſe that follow, *viz.*

1. The *Caſh-Book.*

This Book is kept in Folio-Form, like the Ledger, and ſerves to abridge the Caſh Account there. It has its Left-ſide Debtor for all Caſh receiv'd, and the Right-ſide Creditor for what Caſh is paid.

Once a Month this Book is poſted into the Ledger: Some carry it firſt into the Journal, making two Entries of it, *viz.* Caſh Debtor to Sundries, for all Receipts, and, Sundries Debtor to Caſh for all Payments made. By this Means the Caſh Account in the Ledger will be greatly contracted; each Month conſiſting only of one Line.

A Spe-

A Specimen of the Cash Book.

Day	*London*, *June* 1744. Cash Debtor.	Reference to Creditor in the Ledger	*l.*	*s.*	*d.*	Day	*London*, *June* 1744. Contra Creditor	Reference to Debtor in the Ledger	*l.*	*s.*	*d.*
3	To *S. Jones* receiv'd in full.		120	18	00	1	By *T. Tuney*, paid in part		78	16	6
D°.	To *John Smith*, in part, for Sugar		74	12	00	7	By *H. Tod*, paid in full for Cloth.		137	18	00
16	To Port Wine, for one Pipe.		22	10	00	18	By Stockings, for two Gross		21	12	00
23	To Sugar for 25 *lb.* at 32 *s.*		40	12	00	27	By *S. Simms*, and Co. in part		49	00	00
							By Charge of Merchand. this mo.		47	18	6
							By Ho. Expences paid this month		27	13	4
			258	12	00				362	18	4

N. B. Where Merchants have Cash-keepers, the Cash-keeper only must write or enter the Money receiv'd, or paid; and, if Money be receiv'd by others in his Absence, it must be kept till he comes Home, and then be deliver'd to him, and see that he enters it into the Cash-Book.

The Book of petty Expences, or Book of Charge of Merchandize.

This Book is only pag'd, and is generally kept by the younger Apprentice. The Cash-keeper is not troubled with putting down such frivolous and trifling Articles, and therefore this is provided to hinder the filling up the Cash-Book to little Purpose.

This Cash-Book contains the particular Charges on each Sort of Goods and Voyages, whether belonging to yourself or others, as Carriage, Custom, Freight, Cranage, Wharfage, *&c.* As also, all other Expences that affect Trade in general; such as Warehouse-Rent, Shop-Rent, Clerks Wages, Postage of Letters, and the like. At the End of each Month the Money Columns of this Book are added up, and the Sum carried to the Credit-side of the Cash-Book.

Note, The Accounts of Goods and Voyages in the Ledger must be made Debtors to Account of Charge of Merchandize, each for their respective Share: And, as for such Expences as relate to Business in general, and are chargeable on no particular Account, these, at balancing the Ledger, will fall into the general Account of Profit and Loss.

The Form of this Book is as follows.

London, *April*, *Anno* 1744.

	Charges of Merchandize.	*l.*	*s.*	*d.*
1	Paid Custom on 45 Pieces of broad Cloth, at 3*s* 9*d* each	8	8	9
	Bill Money and Cocket, 3*s* Cartage, 4*s*		7	0
	Searchers 4*d* Porterage, 3*d* Wharfage, 2*d per* Bale on 10 Bales		7	6
	Boat-hire to *Gravesend* till on Board, and other Charges		10	0
6	Postage of Letters to *Leghorn*		1	6
9	Ditto to *Bourdeaux*		1	4
14	Warehouse-Rent		12	0
20	Paper, Pens, Sealing-wax, Ink and Pounce		14	6
24	A Porter for going of Errands		1	6
30	For Lead and Seals, and given *Jones*'s Man		1	6
		£. 14	05	07

This

The Book of Houſe Expences.

This Book is alſo pag'd, and is an Eaſe to the Caſh-Book; it contains the Family Diſburſements only as for Proviſions, Servants-Wages, Houſe-Rent, Apparel, *&c.* The Money Columns of this Book is added up at the End of every Month, and the Total carried to the Creditor-ſide of the Caſh-Book.

The following is a Specimen.

	Houſe Expences, for *April* 1744.	*l.*	*s.*	*d.*
4	Paid for 6 Holland Shirts, fully trimm'd	6	6	0
8	12 Drinking-glaſſes, and Earthen-ware	0	7	9
17	Table Linnen, and Sheeting	4	7	0
30	Pocket Expences	4	6	6
	Paid the Houſe-keeper	14	0	7
	£.	29	07	10

The Factory, or Invoice-Book.

An Invoice is an Account of the Coſt, Cuſtom, Proviſion, Charges, *&c.* of Goods, ſent from a Merchant or Factor to his Correſpondent, or Employer beyond Sea, and conſiſts of the ten following Particulars.

1. The Name of the Factory, or Invoice.
2. The Quantity of Goods, and whether in Bales, Caſks, *&c.*
3. The Perſon for whoſe Account they are.
4. The Ships and Commanders Names, in which laden.
5. The Place to which ſhe is bound.
6. The Particulars of Pieces, Weights, Meaſures, *&c.*
7. The Price at which the Goods are bought
8. The Charge of them till ſhipp'd.
9. The Proviſion or Commiſſion.
10. The Date.

N. B. Merchants generally keep two Invoice-Books; one, wherein is copied out the Factory, or Invoice of Goods, they ſend out of *England* beyond the Seas; and the other, That which comes to Hand from beyond Sea.

I ſhall here give a Specimen of each.

London, November 29, 1744.

Invoice, or Factory of 4 Bales, qt. 20 Ps. of Bocking Bays, ſhipp'd on board the *Vernon*, *Thomas Jennings*, Commander, bound for *Liſbon*, qsd. to *Henry Mitchell* of ſaid Place, for ſaid *Henry Mitchell* and *James Rondling*, each Half, and under the Marginal Mark and Number, *viz.*

H M
N° 1/20

N° 1	qt.	76	0	Violet	N° 11	qt.	76	2 Violet
2		78	0	Fr. Green	12		79	0 Ditto
3		69	3	Blue	13		75	2 Fr. Green
4		78	0	White	14		74	0 Ditto
5		79	0	Scarlet	15		77	0 Popping
6		87	0	Graſs Green	16		87	0 Green
7		86	0	Ditto	17		85	2 Ditto
8		86	2	Ditto	18		89	1 Ditto
9		85	1	Blue	19		83	2 Blue
10		87	0	Ditto	20		87	0 Ditto
		812	2				814	1
		814	1					
Flem. Ells		1626	1	at 25 *d. per* Ell white				169 9 0

Charges,

Brought over 169 9 0

Charges, *viz.*

Dying 19 Ps. into Colours, at 18*s.* *per* Ps. —	£. 17	2	0	
Measuring, Folding and Drawing 1 White ——	0	4	4	
Drying, Drawing, Setting and Folding 2*s.* 6*d.* each —	2	7	6	
Forty Seals, and Paper about them ——	0	6	0	
Packing, Canvas, Cord and Pack-Thread, 8*s.* *per* Bale —	1	12	0	
Warehouſe 12*d.* *per* Bale, Brokerage, ½ *per* Cent on £. 169 9	1	0	11	
Cuſtom on 18 Pieces at 3*s.* *per* Ps. ——	2	14	0	
Bill Money and Cocket 3*s.* Cartage 2*s.* ——	0	5	0	
Searchers 6*d.* Wharfage and Porterage, 8*d.* *per* Bale —	0	4	8	
Boat on board the Ship at *Graveſend* ——	0	5	0	
Commiſſion on 159*l.* 10*s.* 5*d.* at 2*l.* *per Cent.* ——	3	18	0	
				29 19 7
				£. 199 8 7

Receiv'd, *April* 19th

Smirna, *Feb.* 25th 1744.

Invoice of 19 Sacks of Galls, laden by me *Thomas Cunningham*, on board the *Smirna* Gally, *William Johns* Commander, being for the proper Account of *Solomon Thorowgood*, Merchant, in *London*, and go conſign'd to himſelf, or his Aſſigns, under Mark and N° as *per* Margin, Contents, Coſt and Charges, *viz.*

4
S | T
XX
N° 1/19

N° 1	Ro.	342
2		358
3		358
4		352
5		358
6		344
7		352
8		352
9		338
10		344
11		344
12		340
13		352
14		350
15		352
16		334
17		350
18		374
19		354

Sacks 19 qt. Ro. 6620 Tare 3 okes *per* Sack make 126 Ro.

Drams 120, reſt neat, Ro. 6493 Drams 60 at ℔ 8 *per* Kintal ℔ 519 37

Charges

Brought over 519 37

Charges, *viz.*

Cane Duties, and weighing, ℔ ¼ *per* Sack	—	4 60	
Port. at receiving and Landing, ℔ ¼ ditto	—	4 60	
Empty Sacks, and making up ℔ 1 ½ *per* ditto	—	28 40	
Inſacking ℔ ¼ *per* Sack	—	4 60	
Cuſtom wty. 1 *per* Sack Scrivans $\frac{1}{15}$ pt. ditto	—	20 22	
Agio on the Cuſtom ℔ 10 for wty. ℔ 9	—	2 20	
Conſulage ℔ 6 *per* Kintal, and 2 *per* ℅	—	7 62	
Warehouſe Room ℔ ½ Average ℔ ⅛ *per* Sack	—	11 70	
Proviſion and Brokerage, 3 *per* Cent. on ℔ 519 37	—	15 46	
			℔ 100 40
Errors excepted, *per Thomas Cunningham.*			℔ 619 77

℔ 619 77 at 4*s.* 6*d.* *per* ℔ is Sterl. £. 139 9 10

As one Copy of every Invoice (outwards) is enter'd into the Invoice-Book for your own Uſe; ſo another Copy muſt immediately, upon the Shipping the Goods, be ſent to your Correſpondent, with a proper Letter of Advice.

And, when you ſhip Goods for your own Account, the Invoice, which you ſend to your Factor, muſt only mention the Quantity of the Goods without any Charges, and a Letter of Advice, ſignifying in what Manner you would have the Goods diſpos'd of, and what Returns made.

The Book of Account of Sales.

This Book is kept for the like Uſe as the Invoice-Book, and is a Duplicate of the ſeveral Accounts of Sales ſent by a Factor to his Employer. It is folio'd like the Ledger, and has its Debtor and Creditor's Sides, and contains, on the Right-hand, the Sale or Diſpoſal of the Employer's Goods. The Left contains the Charges paid by the Factor, Abatements made to Buyers, the Factor's Commiſſion, and the neat Produce.

Sale

SALES of 6 Bales of Sherbaffe Legee Silk, receiv'd by the Neptune, Samuel Markham, *Commander, from* Smirna, *for Account of* Solomon Shelmerdine, *Merchant, at the ſaid Place,* viz.

1743.

September 26.	To Bill Money, and poſt Entry ——	0	3	6
	To Cuſtom of 1042 grt *lb.* at 6d. *per lb.* 5 *per* ℅ deducted ——	24	15	0
	To the *Levant* Company, imported, 1d. *per lb.* 5 *per* ℅ deducted —	4	2	6
	To Cartage 6d. Porters, Landing and Houſing 4d. *per* Bale. ——	0	5	0
	To Wharfage and Lighterage, 6d. *per.* Bale —— ——	0	3	0
	To Freight of 13 *C.* ¼ 23 *lb.* at £. 7 *Pem.* 6d. *per* Ton of 10 *C.* —	9	16	0
December 26.	To Weighing at Sales, 4d. Warehouſe Room 12d. *per* Bale ——	0	8	0
	To Proviſion and Brokerage on £. 983 : 8 : 6 at 2 ½ *per* Cent —	24	11	8
		£. 64	4	8
	To Mr. *Solomon Shelmerdine*, Merchant, in *Smirna*, his Account currant, for the *N. P.* of 6 Bales of Sherbaffe Legee Silk, carried (without my Prejudice) to the Credit of your Account currant.	919	3	10

To Charge Merchandize	£. 24	19	8
To *Solomon Shelmerd.* Merch.	919	3	10
	£. 944	3	6
	£. 983	8	6

September 30.	By 3 Bales ſold *George Robbins*, to pay down; the Reſt at a Month, viz.					£. 871	4
		C.	*qr.*	*lb.*			
N. 2	qt.	2	1	25	Tare 9		
5		2	2	10	9		
6		2	2	10	9		
		7	1	27	27 deducted, reſt		
Small *lb.* 812, which make grt. *lb.* 541 ⅓ at 18*s. per lb.*						£. 487	4 0
October 14.	By two Bales ſold to *Henry Kelſey* at ſeveral Prizes, to pay down £. 126 19 and the Reſt at 3 and 3 Months, *viz.* N° 4 qt. 2*C.* 1*q.* 9*lb.* Tare 9*lb.* deducted, reſt ſmall *lb.* 252 ½ make great *lb* 168 at 18*s. per lb.* is ——					£. 151	4 0
	N° 3 qt. 2*C.* 2*q.* 6*lb.* Tare *lb.* 8 ½ deducted, reſt ſmall *lb.* 277 ½ make great *lb.* 185 at 19*s. per lb.* ——					175	15 0
Ditto 30.	By *Samuel Queſenburgh*, to pay £. 69 5 6 down, and the Reſt at 3 Months, *viz.* N° 1 *qt.* 2*C.* 2*q.* 3*lb.* Tare *lb.* 8 ½ deducted, reſt ſmall *lb.* 274 ½ *lb.* make great *lb.* 183 at 18*s.* 6*d. per lb.*					169	5 6
	6 Bales.					£. 983	8 6

London, December, 1743. *Errors excepted,* by A Z.

The

The Bill, or Month-Book.

This Book is a Remembrancer of Bills, either payable or receiveable. The Left-hand Page ſhews when the Bills become due; and the Right-hand Page tells what Bills become payable, expreſſing the Day, and Heads of each Bill. It conſiſts of 12 Folios, one for each Month, as in the following Specimen.

Days	1744. *January*, to Receive.	*l.*	*s.*	*d.*
3	Of *T. Jolly*, 300 Crowns at 54*d* *per C.*	67	10	0
16	Of *George Banks* for Cotton	56	11	0
26	Of *H. Hankey*, ℔ 619 17 at $\frac{6}{4}$ *per* ℔	139	9	10
	Of *T. Hern*, for Sundrys	83	7	6

Day	1744. *January*, to Pay.	*l.*	*s.*	*d.*
2	To *Tho. Hadley*, for Port Wine	126	12	0
11	To Sir *John Pucker*, for Sundrys	98	16	10
21	To *Tho. Smith*, and Co. for Oyl	79	17	6
30	To *Simon Turner*, for Broad-Cloth	136	17	0

N. B. Upon the Payment, or Receipt of any Bill, 'tis cuſtomary to write *paid*, or *receiv'd*, in the Margin, or to make ſome other Mark of Diſtinction.

The Receipt-Book.

This Book is only uſed to take Receipts in for all Money paid away, that they may not be liable to be loſt, as is too common, when barely on Slips of Paper.

The Copy-Book for Letters.

As it is very improper to ſend away any Letter of Conſequence, without taking a Copy of it, to prevent any bad Conſequence from Neglect therein, every Merchant is provided with his Folio of Blank-Paper for the copying verbatim every Letter of Buſineſs before he ſends it away. So that this Book, together with the Letters he receives from Correſpondents (which ought to be carefully kept on Files, or in Boxes provided for that particular Purpoſe) make up a compleat Hiſtory of the Tranſactions of Trade from the Time of his firſt having any Dealings or Correſpondence, which on many Occaſions may be of great Uſe.

The Order-Book.

This is a plain Paper-Book, and is an Abſtract of all ſuch Letters as bring Orders for Goods, and may be made of a Pocket Size.

A Memorandum may be thus made.

Paris, October 5, 1744.

Richard Gerrineau for 130 Dozen of Calves-Skins from 42 to 50 *lb.* the Dozen, to ſhip for *Roan*, conſign'd to *Claude Bonquer* mark'd with his Mark, not to exceed 14*d. per lb.*

This is the Nature of the Order-Book, and Care muſt be taken to compare the Order with the Letter. This will be a great Eaſe to the Memory.

Again, from a Letter, in which Account is given of Goods, or the Bills of Lading.

From *Solomon Sharp*'s Letter.

Diep, November 7, 1744.

In the *Simon* and *Sarah*, *Robert Atkinſon*, 8 Bales of Canvas, mark'd I-S--S-I and number'd from 1 to 8 for Account of *Samuel Sommers* of *Paris*.

Directions for Book-keeping.

THE firſt Thing neceſſary to regular Book-keeping is an Inventory of your Eſtate; that is, an exact and particular Account of all thoſe Things wherein your Eſtate conſiſts, as ready Money, Houſes, Lands, Parts of Ships, Goods, *&c.* expreſſing their Quantity and Value; together with all Debts that are due and owing to you; and all theſe ſeveral Particulars, being ſo many diſtinct Branches of your Eſtate, when put together, are call'd Stock. *(a)*

Now obſerve, that each of theſe Particulars, whereof your Inventory conſiſts, is made Debtor to Stock in your Ledger; becauſe, they are in Effect, as it were, ſo many Stewards to whom Stock intruſts your Eſtate, and each of them is accountable to Stock for his reſpective Part of it; on the contrary, in Regard to thoſe Debts which you owe (of which alſo you muſt take a particular Account) Stock is made Debtor in your Ledger; becauſe your Eſtate is anſwerable for ſo much Money to the ſeveral Parties to whom ſuch Sums are due, and by Conſequence, is ſo much leſſen'd thereby.

Now Stock being thus made Debtor for what you owe, and having Credit by all thoſe Particulars of which your Eſtate conſiſts, you will have a true and clear Proſpect of the real Worth of your Eſtate; for that muſt neceſſarily be ſo much, as will make the Debtor Side of Stock, in your Ledger, equal to the Creditor Side thereof; becauſe you have ſo much in Caſh, Goods, Debts, *&c.* over and above what you are indebted.

This Poſition, being the Foundation upon which the following Superſtructure of Book-keeping is to be rais'd, ought to be very well conſider'd, and being rightly apprehended, will render the following Courſe of Trade very eaſy and intelligible to the tendereſt Capacities. For, as every Article in your Inventory muſt ſtand charg'd, or be made Debtor to Stock in your Ledger, for that Part of your Eſtate which it contains; ſo it muſt be again diſcharg'd, or made Creditor by any Variation of the Property, becauſe there is a new Debtor ſubſtituted in the Place of the former: For Inſtance, ſuppoſing you had by you, when you took your Inventory, 100 *l.* in ready Money, for which you have made Caſh Debtor to Stock 100 *l.* if you have ſince paid 20 *l.* to *Henry Kelly*, to whom we will ſuppoſe that you were indebted that Sum, and that you have accordingly made Stock Debtor to him in the Ledger, Caſh cannot properly remain Debtor to Stock 100 *l.* as before; becauſe now you have but 80 *l.* left, having paid away 20 *l.* nor is your Eſtate leſſen'd thereby; for it was what you ow'd, only the Property is changed, and conſequently the Debtor is alter'd; for now Caſh is Debtor to Stock 20 *l.* leſs than before, and Stock is diſcharg'd of the Debt to *Henry Kelly*; therefore, by entering *Henry Kelly* Debtor to Caſh paid him 20 *l.* and giving Caſh Credit for the ſaid Sum, the Caſe will be clear; for then your Account of Caſh remaining Debtor is but 80 *l.* in the Book, as your Money is in the Bag, and your Account with *Kelly* is at an End.

(a) You may ſuppoſe, that this Account of Stock is a real Perſon employ'd by you to take care of your Eſtate; and to render an Account to you of the Improvement he has made of it, whenever you ſhall think fit to call upon him for that Purpoſe.

And

And here you are to obſerve the two grand General Rules.

Firſt, That every Entry you make in the Ledger is to be wrote double; the Debtor or Account charged, and the Creditor or Account diſcharged; which two Entries muſt be exact Counter-parts one of the other; ſo that every Debtor muſt have its anſwering Creditor, and in like Manner every Creditor muſt have its Debtor, and each of them exactly correſpondent with the other, as may appear by the foregoing Inſtance; where you may obſerve, that as we charged *Henry Kelly* Debtor to Caſh paid him 20 *l.* ſo we diſcharged the Account of Caſh from the ſaid Sum; and hence it is, that your Ledger (if there hath been no Error committed in poſting) muſt neceſſarily balance; becauſe thoſe Sums on the Debtor Side, and thoſe Sums on the Creditor Side, both taken collectively throughout the Book, will be exactly the ſame, anſwering each other Face to Face.

The Second General Rule is, that whatſoever you receive, that Account is to be made Debtor; and on the contrary, whatſoever you deliver, that Account muſt have Credit; for Example.

Suppoſe, when you took your Inventory, you had 10 hhds of Tobacco, the Value being at 12 *l. per* hhd, 120 *l.* accordingly you enter Tobacco Debtor to Stock for ſo many hhds ſo much Money; but ſuppoſe you have ſold theſe 10 hhds of Tobacco at 13 *l. per* hhd, and have receiv'd ready Money for them; here, becauſe you receiv'd ready Money, Caſh muſt be made Debtor; and becauſe you have delivered your 10 hhds of Tobacco, Tobacco muſt have Credit by Caſh for 10 hhds 130 *l.*

Thus,

Tobacco Debtor.	*l.*	*s.*	*d.*	*per Contra* Creditor.	*l.*	*s.*	*d.*
To Stock for 10 hhds at 12 *l. per* hhd.	120			By Caſh for 10 hhds at 13 *l. per* hhd.	130		

Caſh Debtor.	*l.*	*s.*	*d.*	*per Contra* Creditor.	*l.*	*s.*	*d.*
To Tobacco for 10 hhds at 13 *l. per* hhd	130						

And here you may obſerve how the Gain or Loſs by any Commodity will appear in your Ledger; for your 10 hhds of Tobacco being valued at but 120 *l.* in your Inventory, and they being now ſold for 130 *l.* it is manifeſt, that there are 10 *l.* gained, which appears by their having Credit 10 *l.* more than they ſtood Debtor for; ſo that to balance that Account (for all Accounts muſt be balanced at the cloſing your Books, as ſhall be ſhewn hereafter) you muſt make the 10 *l.* that are gained Debtor to Profit and Loſs. *(b)*

Beſides the foregoing General Rules, there are ſeveral others worthy of Obſervance, which are properly diſpoſed of under the particular Articles in the Waſte-Book, to which I refer you, and thoſe with the foregoing being well underſtood, will, I preſume, be ſufficient Inſtructions for the Poſting any Waſte-Book Article into the Journal, and from thence into the Ledger, let the Circumſtance of the Caſe be what it will.

But if any Account in the Ledger be fully written, either on the Debtor or Creditor

(b) This Account of Profit and Loſs may be conſider'd as a Perſon, who is to take all the Profits ariſing from any other Account, and make good all the Loſſes to thoſe Accounts whereon there is any Loſs. So that Profit and Loſs, being accountable for every Loſs, muſt be made Debtor to the Account for ſo much as is loſt by it. And when any Account has a Profit ariſing from it, it muſt be accountable to Profit and Loſs for ſo much as is gained by that Account, and therefore muſt be made Debtor to Profit and Loſs for it.

Sides, it then becomes abſolutely neceſſary to tranſpoſe that Account to ſome other Folio, by the following Methods.

1. If it be either of the General Accounts of Caſh, Profit and Loſs, or Stock, or any Man's perſonal Account; 'tis uſual to add up both the Debtor and Creditor Sides, and ſubtract the leſs from the greater, carrying only the Balance to the new Account, making the New Account Debtor to the Old for the Difference, if the Debtor of the Old be the heavieſt; but if the Creditor Side be the heavieſt, then the Old Account muſt be made Debtor to the New for its Balance.

2. But if it be an Account of Goods (where always the Quantity is expreſs'd) add up both the Debtor and Creditor Sides, and charge the New Account Debtor to the Old for Total of the Debtor Side; and make the old Account Debtor to the New, for the Total of the Creditor Side. Thus the Old Account will be balanced, and the New will have the ſame Sums and Quantities on the Debtor and Creditor Sides, as the Old had before the Account was tranſpoſed.

How to make a Balance-Trial.

As each Article has two Entries in the Ledger, *viz.* one on the Debtor, and one on the Creditor Side of its Account, it is plain, that the Total of all the Sums of Money collectively taken on the Debtor Side, will be equal to all the Sums collectively taken on the Creditor Sides thereof. If you find them to agree, you may be morally aſſured that the whole Account is right; but if they diſagree, and the Sums are rightly caſt up, you may be certain that ſome Miſtake has been made in the Poſting; and it will be abſolutely neceſſary to prick over your Ledger, beginning with the firſt Entry from the Journal, by which Means, with Care, you will rectify any Miſtake that may have happen'd; and this Examination ſhould be perform'd weekly, or at fartheſt, once in every Month, by which Means you'll always proceed with the greater Certainty, and avoid that Confuſion and Perplexity at Balancing your Books, which the Omiſſion may probably occaſion.

How to examine Books of Accounts, and correct any Errors that may be found in the Poſting.

As no one can pretend to Infallibility, 'tis probable, that ſometimes a Miſtake may happen in making the Poſt-Entries. This renders it neceſſary for every one to examine and reviſe his Accounts, before he proceeds to draw out a complete Balance, and cloſe his Books.

If any Error ſhould happen in the Journal, the ſame will be found in the Ledger, and a Miſtake in the Waſte-Book muſt run thro' both. And therefore you muſt begin with the Waſte-Book.

If you ſuſpect an Error in the Waſte-Book, then examine the Sums, and compare each Memorandum with what Letters, Bills, or Invoices you have, if your Memory fails you in any Particular, which is all that can be done.

If the Journal be examined with the Waſte-Book, ſee that the Money Sums be right; that the Debtor and Creditor be properly aſſign'd, and the whole Narrative be juſtly expreſs'd; but if any Thing happens to be wrong, it is to be corrected thus.

1. If it happens to be an Omiſſion of a whole Poſt, write it over in the firſt following vacant Space, with a Reference to the Place where it ſhould have been which will be ſufficiently expreſs'd by the Dating it.

2. If any Poſt ſhould happen to be twice wrote, cancel one by drawing a Red Ink Line over the Poſt from one Corner above to the contrary lower Corner thus (—·)

3. If only a ſingle Word, or ſome particular Circumſtance be wanting, interline it or write it in the Margin referring to its proper Place by a Mark (as *·)

4. If

4. If it be a Word or Sentence repeated, cancel the ſame by drawing a ſingle Line over it, which is ſufficient.

And all thoſe Entries that are found right, may be mark'd thus (——) to denote that the ſame are duely poſted.

To examine the Ledger, be careful in comparing it with the Journal, beginning with the firſt Article, then turn to the Ledger by Help of the Folio References in the Margin. See whether it be duly enter'd both as to its Debtor and Creditor; if ſo, to each marginal Reference affix a Dot (thus.) and then proceed to the next Journal Article.

Errors in the Ledger, are either,

1. An Article enter'd to a wrong Account: To correct which, make the other Side Creditor by, or Debtor to Error for the ſaid Sum; after which, enter the Article in due Form in its proper Account.

2. If it be an Article, tho' enter'd to a right Account, but on the wrong Side, *viz.* upon the Debtor Side, when it ſhould have been on that of the Creditor, or the Contrary; Then make the other Side of the ſaid Account, Debtor to, or Creditor by Error, for the Sum of the Article: After which, enter the Article properly, as if no ſuch Error had been committed.

3. Where the Error happens to be in a Sum of Money, correct it by a new Charge on the oppoſite Side for its Difference.

4. Where an Article is wholly omitted, make the Entrance omitted (without interlineing it) immediately under the laſt Entry in that Account: The Date will ſhew that it was omitted above in its proper Place.

By theſe Means, all Errors in the Ledger may be corrected, without blotting or eraſing, which Merchants allow not of, for a Tradeſman's Books, like a Chriſtian's Conſcience, ſhould always be kept clean and neat; and he that is not careful of both, will give but a ſad Account of himſelf either to God or Man.

How to Balance the Ledger, *in order to begin a new* Sett of Books *by drawing out a new* Inventory.

Take a Sheet or two of looſe Paper, and erect thereon an Account of Stock, an Account of Profit and Loſs, and an Account of Balance ruled as for the Ledger, with their Debtor and Creditor Sides.

Then begin with the firſt Account (namely that of Caſh) and ſo proceed to every other Account in Order to the End, (reſerving only the Account of Stock, and the Account of Profit and Loſs to the laſt) making even all Accounts of Men, Wares, Factors, and Voyages. In every Account of Wares, (if all be ſold) ſum up the Debtor and Creditor Sides, (placing the Sums on a waſte Piece of Paper) then obſerve whether the Sum on the Debtor Side or Creditor Side be moſt; if the Creditor Side, then there is Gain by that Account ſo much as the Exceſs is, which ſaid Exceſs muſt be placed on the Debtor Side in theſe Words: To Profit and Loſs (expreſſing the Day of the Month and the Sum.) The ſame alſo muſt be enter'd on the Creditor Side of Account of Profit and Loſs. But if, after you have caſt up each Side, the Sum of the Debtor Side be greater than the Sum on the Creditor Side; then ſo much as the Difference is, ſo much is loſt by that Account, which ſaid Difference muſt be placed on the Creditor Side of the ſaid Account in theſe Words: By Profit and Loſs (expreſſing the Day of the Month and the Sum) and the ſame muſt likewiſe be enter'd on the Debtor Side of Profit and Loſs.

But if, in an Account of Wares, there remain ſome that are not ſold, then ſee what the Quantity

Quantity is that are unſold, and enter them on the Creditor Side of the ſame Account, in theſe Words: By Balance to be placed to the next Account (mentioning the Day of the Month and the Sums they coſt) then enter the ſame Account on the Debtor Side of Balance; which being done, ſum up the Debtor and Creditor Side of the ſame Account, and place their Sums on a Waſte Piece of Paper; then obſerve which Sum is greateſt: If the Sum of the Creditor be moſt, then ſo much as the Exceſs is, ſo much is gained by that Account, and muſt be placed on the Debtor Side of the ſame Account, in theſe Words (To Profit and Loſs gained) and likewiſe, make Profit and Loſs Creditor by the ſame Account, as before.

But if, after you have placed the remaining Wares (as before directed) and alſo ſumm'd up the Debtor and Creditor Sides, the Exceſs remains on the Debtor Side, then ſo much as the Exceſs is, ſo much is already loſt by that Account, and Profit and Loſs muſt be made Debtor to that Account in the ſame Sum: So in like Manner, balance the Account of Intereſt and Account of Inſurance, and carry the Foot of thoſe Accounts to Profit and Loſs.

Then ſee what Debts are owing by you to others, which muſt be carried to the Creditor Side of Balance; and thoſe Debts which are owing to you muſt be carried to the Debtor Side of Balance.

Thus having balanced all Accounts of Men, Wares, Voyages, Factors, *&c.*

Balance alſo the Account of Profit and Loſs, and carry the Foot of it to Stock, *viz.* If there has been any Gain, then carry it to the Creditor Side. If Loſs, then to the Debtor Side. For whatever is gained, by ſo much your Stock is increaſed; and whatever is loſt, ſo much your Stock is diminiſhed.

Laſtly, balance the Account of Stock, and carry the Foot to the Account of Balance; and if the Debtor and Creditor Side of Balance be equal, then your Accounts have been truly kept, but otherwiſe not.

The foregoing Rules are briefly comprehended in what follows.

Balance { Dr. To Debts due to me, Parts of Ships, Houſes, Wares unſold, and Money reſting in Caſh.
Cr. By whatever Debts are owing by me.

Profit and Loſs. { Dr. To whatever Account I receive any Loſs from.
Cr. By whatever Account I receive any Profit by.



WASTE-BOOK.

London, the 25*th* of *March*, 1743.

		l.	*s.*	*d.*
An Inventory of the Money, Goods, and Debts, belonging to me *A. B.* taken this Day, as follows, *viz.*				
	Have in ready Money ——	14000 0 0		
	Alſo 20 Pipes of Sherry, at 26*l.* 10*s.* *per* Pipe.	530 0 0		
✓	—— 24 Hogſheads of Tobacco, at 10*l.* 10*s.* *per* hhd.	232 0 0		
	—— 30 Caſks of Brandy, at 12*l.* *per* Caſk ——	360 0 0		
	—— ½ Part of the Ship *Neptune*, coſt ——	300 0 0		
	—— *John Hume* owes me, *per* Note, due *July* 5*th* —	50 0 0		
	—— *James Johnſon* owes me, *per* Bond, at 5 *per Cent. per Ann.*	40 0 0		
		——	15512	0 0
	I owe as follows:			
	To *George King*, on Demand —— ——	100 0 0		
✓	To *Charles Truſtwell*, due the 10th of *June* ——	500 0 0		
		——	600	0 0

March

		l.	s.	d.
	March 30.			
✓	Bought for ready Money, 1000 Yards of *Iriſh* Linen at 2 *s. per* Yard In this firſt Occurrence of your Trade, it is plain, that *Iriſh* Linen is the Thing received, and Money the Thing parted with; it is therefore evident, by the General Rule, given Page 1, that *Iriſh* Linen muſt be charged Debtor, and Caſh Creditor, as will more plainly appear in the Journal, to which you muſt always refer.	100	0	0
	April 2.			
✓	Sold 10 Pipes of Sherry at 29 *l. per* Pipe, for ready Money —— This Caſe is the Reverſe of the former, ſee the Journal	290	0	0
	4th.			
✓	Paid *George King*, in Part —— —— ——	50	0	0
	10th.			
✓	Bought of *William Hunter* 6 hhds of Sugar, at 20 *l. per* hhd Paid half down —— —— 60 0 0 Reſt due on Demand —— —— 60 0 0	120	0	0
✓	The beſt Way to journalize this Caſe, is to charge Sugar Debtor to Sundrys, *viz.* to Caſh for the Money paid, and to *William Hunter* for Remainder due.			
	April 12.			
✓	Sold *Simon Paywell* 12 hhds of Tobacco, at 12 *l. per* hhd. Receiv'd in Part —— —— 44 0 0 Reſt due on Demand —— —— 100 0 0	144	0	0
	16*th.*			
✓	Lent *Thomas Hill*, upon Bond for 4 Months, at 5 *per Cent.* —— In this, and ſuch like Caſes, charge the Borrower, Debtor to Caſh for the Principal only; and do not credit Profit and Loſs, till the Intereſt is received.	1000	0	0
	20th.			
✓	The Owners of the Ship *Neptune*, bring in their Account of Freight, which amounts to 500 *l.* my ⅛ Part, which I've receiv'd is —— In this Caſe, Caſh muſt be made Debtor, and Ship *Neptune* charged Creditor; becauſe the Money receiv'd ariſes from the ſaid Ship.	125	0	0

		l.	s.	d.
	April 25th.			
	Captain *Noble* is deceas'd, and has left me a Legacy of 400*l.* to be paid by his Executor, *Samuel Freeman*, Eſq; —— ——	400	0	0
✓	Here, as I do not receive the Money preſently, I charge the Executor, *Samuel Freeman*, Eſq; Debtor to Profit and Loſs.			
	May 1.			
	Bought of *William Corrie*, and Co. and ſent as an Adventure to *Jamaica*, in the Ship *Speedwell*, Capt. *Gray* Maſter, conſign'd to			
R. S.	*Richard Steele*; the following Goods, mark'd and number'd as *per*			
N° 1.	Margin, *viz.*			
2.	10 Pieces of *Scots* Holland, at 15*l.* *per* Piece — 150 0 0			
	40 Yards of Broad Cloth, at 21*s.* *per* Yard —— 42 0 0			
	Paid Charges till on Board —— —— 9 16 8			
		201	16	8
✓	In Caſes of this Nature, where Goods receiv'd are immediately ſhipp'd off, there is nothing to be charg'd Debtor but the Voyage; and the Goods being bought on Time, *William Corrie* muſt be Creditor.			
	4th.			
✓	Paid, as a Premium to *John Euart*, for Inſuring 250*l.* on the aforeſaid Adventure —— —— —— ——	12	10	0
	7th.			
✓	Barter'd two Pipes of Sherry, at 34*l.* *per* Pipe, for 50 Pieces of Lockrams of the ſame Value —— —— ——	68	0	0
	8th.			
✓	Barter'd 11 ½ Hhds of Tobacco, at 14*l.* *per* Hhd, for the following Goods, *viz.*			
	3 Hhds of Sugar, at 16*l.* *per* Hhd. — —— 48 0 0			
	6 Pieces of Holland, at 18*l.* 16*s.* 8*d.* *per* Piece — 113 0 0			
		161	0	0
	12th.			
✓	Barter'd with *James Copland*, viz.			
	½ Hhd of Tobacco, at 14*l.* *per* Hhd —— 7 0 0			
	And 3 Pipes of Sherry, at 34*l.* *per* Pipe — — 102 0 0			
		109	0	0
	For 4 Pieces of Holland, at 10*l.* *per* Piece — 40 0 0			
	And 56 ½ Yards of Broad Cloth, at 16*s.* 6*d.* *per* Yard 46 12 3			
		86	12	3
	In this, and Caſes of the like Nature, where Sundry Goods are exchang'd for Sundry, whether their Value be equal or not, charge the Perſon you barter with Debtor to the Goods you part with, and make the Goods you receive Debtor to the ſaid Perſon.			

		l.	s.	d.
	May 20*th*.			
✓	*James Johnſon* is broke, and I have compounded his Debt of 40*l.* at 10*s. per* Pound.			
	The Compoſition receiv'd is —— —— 20 0 0			
	The Diſcount is —— —— —— 20 0 0			
	——	40	0	0
	30*th*.			
✓	Paid my Landlord half a Years Rent of my Dwelling-Houſe, due at *Lady-Day* laſt paſt —— —— ——	25	0	0
	June 4.			
✓	Paid my Book-keeper his Quarter's Salary, and Bill of Charges on Letters, *&c.* —— —— —— —— ——	31	15	0
	6*th*.			
R. H. N° 1. 2.	Shipp'd on Board the *Mary Galley*, Capt. *John Graham* Commander, for the Account of *Robert Harris*, at *Leghorn*, the following Goods, mark'd and number'd as *per* Margin, *viz.*			
	56½ Yards of my own Broad-Cloth, at 18*s.* 6*d. per* Yard 52 5 3			
✓	560*C.* Lead, at 9*l. per* Fother, coſt —— 258 9 3			
	Cuſtom and Charges paid —— —— 3 10 6			
	My Commiſſion at 2½ *per Cent.* —— —— 7 17 2			
	——	322	2	2
	June 10*th*.			
✓	Receiv'd Advice from *Richard Steele* at *Jamaica*, that he hath receiv'd my Adventure; and in Return, has ſhipp'd on board the ſame Ship, *viz.*			
✓	10 Hhds of Sugar, at 14*l. per* Hhd — —— 140 0 0			
	2000 Gallons of Rum, at 18*d. per* Gallon —— 150 0 0			
	Charge, as *per* his Invoice, is —— —— 9 10 0			
	——	299	10	0
	Here you have an Account of your Factor's Return, and Diſpoſal of your Adventure: You muſt therefore, in this Caſe, charge Voyage from *Jamaica* Debtor to Voyage to *Jamaica*; and alſo, to your Factor's Account current for the Money he has diſburs'd.			
	12*th*.			
✓	Paid *Jacob Punctual*, as a Penalty for refuſing a Bargain of Port Wine —— —— —— ——	3	3	0
	In this Caſe, it will be proper to erect an Account under the Title of Refuſal of Bargains, which muſt be charg'd Debtor on all ſuch Occurrences, and balanc'd at laſt by Profit and Loſs.			

		l.	s.	d.
	16*th*.			
✓	Drawn my Bill on *Robert Harris*, at *Leghorn*, for 1200 Dollars, at 40*d*. *per* Dollar, payable to *James Lee*, for Value here receiv'd is —	200	0	0
	This being the ſame Thing, as if *Robert Harris* had paid you himſelf; therefore you muſt charge Caſh Debtor, and *Robert Harris*'s Account current Creditor.			
	July 10*th*.			
✓	Ship *Speedwell* is arriv'd, with my Goods from *Jamaica*; Freight, Cuſtom, and other Charges paid here, comes to — —	110	15	6
	18*th*.			
✓	Sold my 2000 Gallons of Rum on the Key, at 3*s*. *per* Gallon, for ready Money — — — —	300	0	0
	This Rum being never enter'd in your Ledger, nor brought into Warehouſe; charge the Caſh you receive for it Debtor, and Voyage Creditor.			
	21*ſt*.			
✓	Brought in to my Warehouſe my 10 Hhds of Sugar, valued at 14*l*. *per* Hhd. — — — —	140	0	0
	By giving your Voyage Credit by the Sugar, the ſame is clear'd.			
	30*th*.			
✓	Sold my 10 Hhds of Sugar, at 20*l*. *per* Hhd, to *Thomas Trader*			
	Receiv'd of him in Caſh — — 60 0 0			
	For the Remainder, he has given me Bills on the following Perſons, *viz*.			
	One *James Croſby* for — — 100 0 0			
	One on *George Bell* for — — 40 0 0			
		200	0	0
	Enter in your Ledger two general Accounts, one call'd Bills Receiveable, and the other Bills Payable; and charge the one with all the Bills you receive, and the other with all you pay.			
	Auguſt 2.			
	Ralph Van Beck, Merchant at *Amſterdam*, has ſent me by the *Swallow* Sloop, *Walter Roſs Maſter*, to ſell for his Account, *viz*.			
✓	30 Pieces of *Holland*, each 105 Ells *Flemiſh*, and 570 Yards of *Flanders* Lace.			
	Cuſtom, and other Charges paid here, is — —	112	0	0
	In this Caſe, erect an Account of Goods for *Van Beck*'s Account, and charge it Debtor to Caſh for every Diſburſement of this Kind.			
	10*th*.			
✓	Sold to *Thomas Birt*, and Co. for the Account of *Ralph Van Beck*, his 570 Yards of Lace, at 30*s*. 6*d*. *per* Yard, to pay at 4 Months, amounts to — — — —	869	5	0

		l.	s.	d.
	15th.			
✓	Sold *Ralph Van Beck*'s, 30 Pieces of Holland, each Piece containing 105 Ells *Flemiſh*, at 3*s.* 9*d. per* Ell, for ready Money, is —	590	12	6
✓	Paid Storage, Brokerage, and other Charges on *Van Beck*'s Goods —	4	6	9
	Auguſt 15.			
✓	My Commiſſion on the whole of *Van Beck*'s Goods, being 1464 *l.* 4*s.* 3*d.* at 2 ½ *per* Cent. comes to — — — —	36	12	1
	Having diſpos'd of all *Van Beck*'s Goods, balance the Account by making it Debtor to his Account Current, for the Money in Hand, and to his Account of Time, for what remains due by *Thomas Birt* and Co. both which Accounts muſt now be opened in your Ledger.			
	22*d.*			
✓	*Ralph Van Beck* has drawn a Bill on me, payable at 10 Days Sight to *Walter Stewart*, which I have accepted, the Sum is —	100	0	0
	26th.			
✓	By Order of *Ralph Van Beck*, I have ſhipp'd on Board the *Induſtry*, *James Graham* Maſter, bound for *Amſterdam*, the following Goods, mark'd and number'd as *per* Margin, 4 Bales of colour'd *Colcheſter* Bays, each Bale containing 40 Pieces.			
	Prime Coſt — — — 184 10 0			
	Cuſtom, and other Charges — — 12 10 0			
	Due to *James Dyer*, for Dying — — 26 18 6			
	Due to *Iſaac Miller*, for Packing — — 3 11 6			
	My Commiſſion on 227 *l.* 10*s.* at 2 ½ *per* Cent. — 5 14 6			
		233	4	6
	30th.			
✓	Paid *Walter Stewart*, *Van Beck*'s Bill on me — —	100	0	0
	Sept. 2.			
✓	Paid *James Dyer*, for Dying *Van Beck*'s Bays, in full — —	26	0	0
	In this Caſe, you muſt not give Profit and Loſs Credit for the Abatement on *Dyer's* Bill, it not being your Advantage; but *Van Beck*'s Account current, which was before charg'd Debtor with it.			
	6th.			
✓	Paid *Iſaac Miller*, in full, for Packing *Van Beck*'s Bays —	3	11	6

18th.

		l.	s.	d.
	18th.			
✓	Receiv'd of *Thomas Hill*, 1000 *l.* I lent him, with four Months Intereſt, at 5 *l. per Cent. per Annum.* — — —	1016	13	4
	See the Caſe, *April* 16.			
	22*d.*			
✓	Agreed with *James Smith* to go his Halves in 200 Pieces of Shalloon, at 25*s per* Piece; my ½ Share, which I have paid him, comes to —	125	0	0
	In this Caſe, you muſt charge the Goods in your Partner's Hands Debtor to Caſh for the Money you pay for them, and Credit the Account by the Returns he makes you.			
	Sept. 30.			
✓	*James Smith* has brought in his Account of the Shalloon, and there appears due to me 136*l.* 10*s.* 6*d.* which he has paid me as follows,			
	In Money — — — 50 0 0			
	Gives me an Aſſignment on *John Watſon* for — 20 0 0			
	And for the Remainder, gives me 20 Pieces of Cambrick, valu'd at — — 66 10 6			
		136	10	6
	October 4.			
✓	Bought at *George's Coffee-Houſe*, in Company with *James Smith*, each ½ the Ship *Friendſhip*, for which we are to pay the Owners at 10 Days — — — —	800	0	0
	As you are Truſtee, in this Caſe, you muſt charge the Ship *Friendſhip* in Company Debtor to the Owner; and your Partner's Account Current Debtor to his Account in Company for his Share of Goods bought, and Dittos Account in Company Debtor to his Account Current for his Share of Goods ſold.			
	7th.			
✓	Receiv'd of *James Smith*, his half Share of the Price of the Ship *Friendſhip* — — — —	400	0	0
	October 16.			
✓	Paid the Owners of the Ship *Friendſhip* in full — —	800	0	0
	20th.			
✓	The Maſter of the Ship *Friendſhip* has brought in his Bill of Repairs, which I have paid, amounting to — —	48	10	6

		l.	s.	d.
	25th.			
✓	*Robert Maxwell*, *William Ferguſon*, and myſelf, having reſolv'd to trade together with an equal Joint-Stock, we buy of *George Young*, viz.			
	500 *lb.* Indigo, at 3 *s.* 6 *d.* per *lb.* — 87 10 0			
	40 *lb.* Cochineal, at 15 *s.* per *lb.* — 30 0 0			
		117	10	0
	Having each of us paid down our Shares.			
	Here, as each has paid down his Share, the Goods in Company will ſtand Debtor to Sundry Accounts (*viz.*) To Caſh for your own Share, and to each Partner's Account in Company for theirs.			
	30.			
✓	Sold *George Gordon* our 40 *lb.* Cochineal, at 21 *s.* per *lb.*			
	Receiv'd in Part — 30 0 0			
	Reſt due on Demand — 12 0 0			
		42	0	0
	Here you muſt Credit Cochineal in Company, both by Caſh and *George Gordon*; and make each of your Partners Accounts in Company Debtors to their Accounts Current for their ſeveral Shares of the Money receiv'd, giving them no farther Credit, till the reſt be paid.			
	Nov. 3.			
✓	Sold our 500 *lb.* Indigo, at 4 *s.* per *lb.* for ready Money —	100	0	0
	6th.			
✓	*George Gordon* has paid me for our Cochineal —	12	0	0
	10th.			
	Bought, for ready Money, 12 Hhd of Madder, at 20 *l. per* Hhd. —	240	0	0
	15th.			
✓	*Robert Maxwell*, *William Ferguſon*, and myſelf, reſolving farther to trade in Company, we have each of us put in as follows (intending to make our Shares equal with Money) *viz.*			
	Robert Maxwell, 90 Pieces of Serge, at 5 *l. per* Piece 450 0 0			
	William Ferguſon, 100 Pieces of Stuffs, at 2 *l.* 5 *s. per* Piece 225 0 0			
	I have put in 1000 Yards of *Iriſh* Linnen, valued at 2 *s.* 6 *d. per* Yard — — 152 0 0			
	I have alſo paid Charges till on Board — 48 0 0			
		848	0	0

Shipp'd

		l.	s.	a.
W. G.	Shipp'd the whole on Board the *Sailwell*, Captain *Vernon* Maſter,			
N° 1.	conſign'd to *William Gilchriſt* Merchant, at *Liſbon*, to ſell for our			
2.	Account, being mark'd and number'd as *per* Margin.			
3.	In this Caſe, you muſt firſt make Voyage to *Liſbon* Debtor to each Man's Account Current, for the ſeveral Goods they put into Company; and likewiſe your own *Iriſh* Linnen and Caſh. Then make each Perſons Account Current Debtor to his Account in Company for his $\frac{1}{3}$ Share of the whole Amount.			
	Nov. 22.			
✓	Upon adjuſting Accounts with *Robert Maxwell*, and *William Ferguſon*, there appears due to the former			
	From *William Ferguſon* — — — 57 13 4			
	And from me — — — 109 13 4			
	Which we have paid, the Total being — —	167	6	8
	30th.			
✓	The Ship *Friendſhip*, in which *James Smith* and myſelf had each $\frac{1}{2}$ Share, is unfortunately blown up, and thereby totally deſtroy'd; the whole Damage amounts to — —	848	10	6
	Here, charge Profit and Loſs Debtor for your own Part, and *James Smith*'s Account in Company Debtor for his, and the Ship in Company Creditor by both.			
	December 8.			
✓	*Robert Maxwell*, *William Ferguſon*, and myſelf, each $\frac{1}{3}$, have bought of *Benjamin Martin* 4 Pipes of Canary, at 25*l.* *per* Pipe, to pay at 10 Days; the Goods being in my Cuſtody, and at my Diſpoſal — — — —	100	0	0
	20th.			
✓	*Robert Maxwell* being gone a Journey, *William Ferguſon* and myſelf, have paid *Benjamin Martin* in full			
	William Ferguſon having paid — — 40 0 0			
	And I the reſt, being — — — 60 0 0			
	— —	100	0	0
	December 30			
✓	Sold *Edward Vernon*, Eſq; one Pipe of our Canary, at 36*l.* *per* Pipe, to pay at 8 Days — — —	36	0	0
	January 4.			
✓	*Robert Maxwell*, being return'd to Town, has adjuſted our Account, by paying each of us what we had advanced for him, *viz.*			
	To *William Ferguſon* — — 6 13 4			
	To me — — — 26 13 4			
	— —	33	6	8

10*th.*

		l.	s.	d.
	10th.			
✓	Receiv'd of *Edward Vernon* Eſq; in full for our Canary ——	36	0	0
	20th.			
✓	*Robert Maxwell*, *William Ferguſon*, and myſelf, have parted the other 3 Pipes of Canary equally among ourſelves; which, (valued at 25*l.* *per* Pipe) comes to —— ——	75	0	0
	In this Caſe, as each of your Partners Accounts in Company is to be charged Debtor to Canary in Company, for their reſpective Shares withdrawn; ſo you muſt alſo open an Account of Canary Proper, and charge it Debtor to Canary in Company for your own Part.			
	30th.			
✓	I have laid out, for the Uſe of my Family, (as *per* my Book of Houſhold Expences) ſince the 25*th* of *March* laſt —— ——	150	0	0

PATENT OFFICE LIBRARY

The JOURNAL.

Debtor	Creditor			£.	s.	d.
		London, the 25*th* of *March*, 1745.				
	1	UNDRIES Debtor to Stock —	£. 15512 0 0			
1		Cash in Hand,	14000 0 0			
2		Sherry, for 20 Pipes at 26*l.* 10*s.* *per* Pipe	530 0 0			
2		Tobacco, for 24 Hogsheads, at 10*l.* 10*s.* *per* hhd. —	232 0 0			
2		Brandy, for 30 Casks at 12*l.* *per* Cask —	360 0 0			
2		Ship *Neptune*, for ½ cost	300 0 0			
2		*John Hume*, *per* Note, due *July* 5*th*	50 0 0			
2		*James Johnson*, *per* Bond, at 5 *per Cent.*	40 0 0			
				15512	0	0
1		Stock Debtor to Sundries	600 0 0			
	2	To *George King*, on Demand	100 0 0			
	3	To *Charles Truſtwell*, due *June* 10th.	500 0 0			
				600	0	0
		March 30*th*.				
3	1	*Iriſh* Linnen, Debtor to Caſh 100*l.*				
		Paid for 1000 Yards, at 2*s.* *per* Yard		100	0	0
		April 2.				
1	2	Caſh Debtor to Sherry 290*l.*				
		Receiv'd for 10 Pipes, at 29*l.* *per* Pipe		290	0	0
		4*th*.				
2	1	*George King* Debtor to Caſh 50*l.*				
		Paid him in Part —		50	0	0

Dr.	Cr.					l.	s.	d.
		10th.						
3		Sugar Debtor to Sundries 120 *l.*						
	1	To Cash, paid him in Part for 6 Hhds, at 20 *l.* *per* Hhd.	—	60	0 0			
	3	To *William Hunter*, for the rest on Demand	—	60	0 0			
						120	0	0
		12th.						
	2	Sundries Debtor to Tobacco 144 *l.*						
1		Cash receiv'd in Part for 12 Hhds, at 12 *l.* *per* Hhd.	—	44	0 0			
3		*Simon Paywell*, for the rest on Demand	—	100	0 0			
						144	0	0
		April 16.						
3	1	*Thomas Hill*, Debtor to Cash 1000 *l.*						
		Lent him upon Bond for four Months, at 5 *l.* *per Cent.*	—			1000	0	0
		20th.						
1	2	Cash Debtor to Ship *Neptune* 125 *l.*						
		Receiv'd for my ¼ Part of 500 *l.* Freight	—			125	0	0
		25th.						
3	4	*Samuel Truman*, Esq; Debtor to Profit and Loss 400 *l.*						
		Left me as a Legacy, by Captain *Noble*, and Payable by Ditto *Truman*, Esq; his Executor	—			400	0	0
		May 1.						
3		Voyage to *Jamaica*, Debtor to Sundries 201 *l.* 16 *s.* 8 *d.*						
	4	To *William Corrie*, for						
		10 Pieces of *Scots* Holland, at 15 *l.* *per* Piece	—	150	0 0			
		40 Yards of Broad Cloth, at 21 *l.* *per* Piece	—	42	0 0			
	1	To Cash, paid Charges till on Board	—	9	16 8			
						201	16	8
		May 4.						
3	1	Voyage to *Jamaica*, Debtor to Cash 12 *l.* 10 *s.*						
		Paid to *John Euart*, as a Premium, for insuring 250 *l.* on my Adventure				12	10	0
		7th.						
4	2	Lockrams Debtor to Sherry 68 *l.*						
		For 50 Pieces receiv'd in Barter, for 2 Pipes				68	0	0
		8th.						
	2	Sundries Debtor to Tobacco 161 *l.*						
3		Sugar for 3 Hhds, at 16 *l.* *per* Hhd	—	48	0 0			
4		Holland for 6 Pieces, at 18 *l.* 16 *s.* 8 *d.*	—	113	0 0			
						161	0	0
		Receiv'd in Barter for 11 ½ Hhds, at 14 *l.* *per* Hhd						

12th.

Dr.	Cr.		l.	s.	d.	l.	s.	d.
		12th.						
4		*James Copland* Debtor to Sundries 109 *l.*						
	2	To Tobacco for ½ Hhd, at 14 *l. per* Hhd		7	0 0			
	2	To Sherry for 3 Pipes, at 34 *l. per* Pipe		102	0 0			
		Deliver'd him in Barter				109	0	0
	4	Sundries Debtor to *James Copland* 86 *l.* 12 *s.* 3 *d.*						
		Holland for 4 Pieces, at 10 *l. per* Piece		40	0 0			
4		Broad Cloth for 56 ½ Yards, at 16 *s.* 6 *d. per* Yard		46	12 3			
		Receiv'd of him in Barter				86	12	3
		May 20th.						
	2	Sundries Debtor to *James Johnson* 40 *l.*						
1		Cash receiv'd in Composition of his Debt		20	0 0			
4		Profit and Loss abated him		20	0 0			
						40	0	0
		30th.						
5	1	House Expences Debtor to Cash 25 *l.*						
		Paid ½ a Years Rent, due at *Lady-Day* last				25	0	0
		June 4.						
5	1	Charges of Merchandize Debtor to Cash 31 *l.* 15 *s.*						
		Paid my Book-keeper a Quarter's Salary, and his Bill of Charges				31	15	0
		June 6.						
5		*Robert Harris* Debtor to Sundries 322 *l.* 2 *s.* 2 *d.*						
	4	To Broad Cloth for 56 ½ Yards, at 18 *s.* 6 *d.*		52	5 3			
	1	To Cash for 560 *lb.* of Lead, at 9 *l. per* Fother, and Charges		261	19 9			
	4	To Profit and Loss, for my Commission		7	17 2			
						322	2	2
		June 10.						
5		Voyage from *Jamaica* Debtor to Sundries 290 *l* 10 *s.*						
	3	To Voyage to *Jamaica*, for Goods return'd		290	0 0			
	5	To *Richard Steel*'s Account Current for Charges paid		9	10 0			
						299	10	0
		12th.						
5	1	Refusal of Bargains Debtor to Cash 3 *l.* 3 *s.*						
		Paid to *Jacob Punctual*, as a Penalty for refusing a Bargain of Port Wine				3	3	0
		16th.						
1	5	Cash Debtor to *Robert Harris* his Account Current 200 *l.*						
		Drawn my Bill on him, for 1200 Dollars, at 40 *d. per* Dollar, Payable to *James Lee*, Value here receiv'd				200	0	0

Dr.	Cr.		l.	s.	d.
		July 10th.			
5	1	Voyage from *Jamaica* Debtor to Caſh 110*l.* 15*s.* 6*d.* Paid Freight, Cuſtom, and Charges here on my Goods ——	110	15	6
		18th.			
1	5	Caſh Debtor to Voyage from *Jamaica* 300*l.* Receiv'd for my 2000 Gallons of Rum, at 3*s.* *per* Gallon ——	300	0	0
		21ſt.			
3	5	Sugar Debtor to Voyage from *Jamaica* 140*l.* For 10 Hhds, at 14*l.* *per* Hhd brought into my Warehouſe ——	140	0	0
		30th.			
	3	Sundries Debtor to Sugar 200*l.*			
1		Caſh receiv'd in Part, for 10 Hhds, at 20*l.* *per* Hhd. — 60 0 0			
5		Bills receiveable, for one on *James Croſbie* —— 100 0 0			
		——One on *George Bell* —— —— 40 0 0	200	0	0
		Auguſt 2.			
6	1	*Ralph Van Beck*, his Account of Goods Debtor to Caſh 112*l.* Paid Cuſtom, and other Charges on his 30 Pieces of Holland, and 570 Yards of Lace —— —— —— ——	112	0	0
		10th.			
5	6	*Thomas Birt* and Co. Debtor to *Ralph Van Beck*, his Account of Goods, 869*l.* 5*s.* For his 570 Yards of Lace, at 30*s.* 6*d.* *per* Yard, to pay at 4 Months	869	5	0
		15th.			
1	6	Caſh Debtor to *R. Van Beck*'s Account of Goods, 590*l.* 12*s.* 6*d.* Receiv'd for his 30 Pieces of Holland, each 105 Ells *Flemmiſh*, at 3*s.* 9*d.* *per* Ell —— —— —— ——	590	12	6
		15th.			
6	1	*Ralph Van Beck*, his Account of Goods Debtor to Caſh 4*l.* 6*s.* 9*d.* Paid Brokerage and other Charges, *&c.* —— ——	4	6	9
6	4	*Ralph Van Beck*, his Account of Goods, Debtor to Profit and Loſs 36*l.* 12*s.* 1*d.* For my Commiſſion, at 2 ½ *per Cent.* —— ——	36	12	1
					22*d.*

Dr.	Cr.				
		22d.			
6	6	*Ralph Van Beck*, his Account Current Debtor to Bills Payable 100 *l.*			
		Accepted his Bill on me, Payable to *Walter Stewart*, at 10 Days —	100	0	0
		26th.			
6		*Ralph Van Beck*, his Account Current Debtor to Sundries 233 *l.* 4 *s.* 6 *d.*			
	1	To Cash, paid for 4 Bales of Bays, Custom, and other Charges — — —	197 0 0		
	6	To *James Dyer*, for Dying — —	26 18 6		
	6	To *Isaac Millar*, for Packing — —	3 11 6		
	4	To Profit and Loss, for my Commission — —	5 14 6		
			233	4	6
		30th.			
6	1	Bills Payable Debtor to Cash 100 *l.*			
		Paid *Walter Stewart*, *Van Beck*'s Bill on me — —	100	0	0
		Sept. 2.			
		James Dyer Debtor to Sundries 26 *l.* 18 *s.* 6 *d.*			
6	1	To Cash paid him — —	26 0 0		
	6	To *R. V. Beck*'s Account Current abated —	0 18 6		
			26	18	6
		6th.			
6	1	*Isaac Millar* Debtor to Cash 3 *l.* 11 *s.* 6 *d.*			
		Paid him in full, for packing *R. V. Beck*'s Bays — —	3	11	6
		18th.			
7		Cash Debtor to Sundries 1016 *l.* 13 *s.* 4 *d.*			
	3	*Thomas Hill*, for Principal — —	1000 0 0		
	4	To Profit and Loss for 4 Months, at 5 *per Cent per Ann.*	16 13 4		
			1016	13	4
		22d.			
7	7	Shalloon, in the Hands of *James Smith*, Debtor to Cash 125 *l.*			
		Paid him for my ½ Share of 200 Pieces in his Hands, at 25 *s. per* Piece —	125	0	0
		30th.			
7		Sundries Debtor to Shalloon, in the Hands of *James Smith* 136 *l.* 10 *s.* 6 *d.*			
	7	Cash receiv'd of him — — —	50 0 0		
	5	Bills Receiveable, for one on *John Watson* for —	20 0 0		
	7	Cambrick for 20 Pieces, valued at — —	66 10 6		
			136	10	6
		October 4.			
6	7	Ship *Friendship*, in Co. with *James Smith* Debtor to the Owners 800 *l.*			
		For said Ship bought at *George*'s *Coffee-House*, to pay at 10 Days —	800	0	0
		4.			
7	8	*James Smith*, his Account Current Debtor to Ditto's Account in Company 400 *l.*			
		For his half Share of the Ship *Friendship* — —	400	0	0

7th.

Dr.	Cr.		l.	s.	d.
		October 7th.			
7	7	Cash Debtor to *James Smith*'s Account Current 400 *l.* Receiv'd for his ½ Share of the Ship *Friendship*	400	0	0
		16th.			
7	7	Owners of the Ship *Friendship* Debtor to Cash 800 *l.* Paid them in full	800	0	0
		20th.			
6	7	Ship *Friendship* in Com. with *James Smith* Debtor to Cash 48 *l.* 10 *s.* 6 *d.* Paid the Master his Bill of Repairs	48	10	6
		20th.			
7	8	*James Smith*, his Account Current Debtor to his Account in Company 24 *l.* 5 *s.* 3 *d.* For his ½ Share of Repairs	24	5	3
		25th.			
7		Indigo in Company with *Robert Maxwell* and *William Ferguson*, Debtor to Sundries 87 *l.* 10 *s.*			
	8	To *Robert Maxwell*'s Account in Company, for his ⅓ Share of 500 *lb.* at 3 *s.* 6 *d.* *per lb.* — 29 3 4			
	8	To *William Ferguson*, his Account in Com. Ditto — 29 3 4			
	7	To Cash for my Share — 29 3 4			
			87	10	0
8		Cochineal in Company with *Robert Maxwell*, and *William Ferguson* Debtor to Sundries 30 *l.*			
	8	To *Robert Maxwell*'s Account in Company, for his ⅓ Share of 40 *lb.* at 15 *s.* *per lb.* — 10 0 0			
	8	To *William Ferguson*'s Account in Co. Ditto — 10 0 0			
	7	To Cash for my Share — 10 0 0			
			30	0	0
		30th.			
	8	Sundries Debtor to Cochineal in Company 42 *l.*			
	7	Cash receiv'd in Part for 40 *l.* at 21 *s.* *per lb.* — 30 0 0			
	9	*George Gordon* for the rest on Demand — 12 0 0			
			42	0	0
8	8	*Robert Maxwell*, his Account in Company Debtor to Ditto's Account Current 10 *l.* For his ⅓ of 30 *l.* receiv'd for Cochineal	10	0	0
8	9	*William Ferguson*, Ditto	10	0	0
		November 3.			
7	7	Cash Debtor to Indigo in Company 100 *l.* Receiv'd for our 500 *lb.* of Indigo, at 4 *s.* *per lb.*	100	0	0

Robert

Dr.	Cr.				l.	s.	d.
8	8	*Robert Maxwell*, his Account in Company, Debtor to his Account Current 33*l.* 6*s.* 8*d.*					
		For his ½ Share of 100*l.* receiv'd for Indigo	—	—	33	6	8
8	9	*William Ferguſon*, Ditto	—	—	33	6	8
		Nov. 6.					
7	9	Caſh Debtor to *George Gordon* 12*l.*					
		Receiv'd of ~~him~~ in full for our Cochineal	—	—	12	0	0
8	8	*Robert Maxwell*'s Account in Company, Debtor to his Account Current 4*l.*					
		For his ⅓ Share of 12*l.* receiv'd for Cochineal	—	—	4	0	0
8	9	*William Ferguſon*, Ditto	—	—	4	0	0
		10*th.*					
9	7	Madder Debtor to Caſh 240*l.*					
		Paid for 12 Hhds, at 20*l.* *per* Hhd.	—	—	240	0	0
		15.					
9		Voyage to *Liſbon*, in Company with *R. M.* and *W. F.* Debtor to Sundry Accounts 848*l.*					
	8	To *Robert Maxwell*'s Account Current, for 90 Pieces of Serge, at 5*l.* *per* Piece	—	—	450 0 0		
	9	To *William Ferguſon*'s Account Current for 100 Pieces of Stuffs, at 2*l.* 5*s.* *per* Piece	—	—	225 0 0		
	3	To *Iriſh* Linnen, for 1000 Yards, at 2*s.* 6*d.* *per* Yard			125 0 0		
	7	To Caſh, paid Charges till on Board	—	—	48 0 0		
					848	0	0
8	8	*Robert Maxwell*, his Account Current, Debtor to his Account in Company 282*l.* 13*s.* 6*d.*					
		For his ⅓ Share of the Voyage to *Liſbon*	—	—	282	13	4
9	8	*William Ferguſon*, Ditto	—	—	282	13	4
		Nov. 22.					
8		*Robert Maxwell* his Account Current Debtor to Sundries Accounts 167*l.* 6*s.* 8*d.*					
	9	To *William Ferguſon*, his Account Current paid by him	—		57 13 4		
	7	To Caſh paid by me	—	—	109 13 4		
					167	6	8
		30*th.*					
	6	Sundries Debtor to Ship *Friendſhip* in Company with *James Smith* 848*l.* 10*s.* 6*d.*					
7		*James Smith*'s Account in Company for his ½ Share loſt	—		424 5 3		
4		Profit and Loſs for my ½ Share	—	—	424 5 3		
					848	10	6

December

Dr.	Cr.		l.	s.	d.
		December 8.			
9	9	Canary, in Company with *Robert Maxwell*, and *William Ferguſon*, Debtor to *Benjamin Martin* 100 *l.* For 4 Pipes at 25 *l. per* Pipe, to pay at 10 Days —— ——	100	0	0
8	8	*Robert Maxwell*'s Account Current Debtor to his Account in Company 33 *l.* 6 *s.* 8 *d.* For his ⅓ Share of 4 Pipes of Canary at 25 *l. per* Pipe —— ——	33	6	8
9	8	*William Ferguſon*, Ditto —— —— ——	33	6	8
		20th.			
9		*Benjamin Martin* Debtor to Sundries —— —— ——	100	0	0
	9	To *William Ferguſon*'s Account Current paid by him — £. 40 0 0			
	7	To Caſh paid by me —— —— 60 0 0			
			100	0	0
		30th.			
9	9	*Edward Vernon*, Eſq; Debtor to Canary in Com. 36 *l.* For 1 Pipe at 36 *l.* to pay at eight Days —— —— ——	36	0	0
		Jan. 1.			
	8	Sundries Debtor to *Robert Maxwell*'s Account Current 33 *l.* 6 *s.* 8 *d.*			
9		*William Ferguſon*'s Account Current, receiv'd of him — 6 13 4			
7		Caſh receiv'd by me —— —— —— 26 13 4			
			33	6	8
		10th.			
7	9	Caſh Debtor to *Edward Vernon*, Eſq; 36 *l.* Receiv'd of him in full for our Canary —— ——	36	0	0
8	8	*Robert Maxwell*'s Account in Company, Debtor to his Account Current 12 *l.* For his ⅓ Share of 36 *l.* receiv'd for Canary —— ——	12	0	0
8	9	*William Ferguſon*, Ditto —— —— —— ——	12	0	0
		20th.			
	9	Sundries Debtor to Canary, in Company with *Robert Maxwell* and *William Ferguſon*, 75 *l.*			
8		*Robert Maxwell*, his Account in Company, for 1 Pipe taken to himſelf, as his ⅓ Share of what remains — 25 0 0			
8		*William Ferguſon*, his Account in Company for Ditto — 25 0 0			
9		Canary, for 1 Pipe, retain'd, as my Share —— 25 0 0			
			75	0	0
		30th.			
5	7	Houſe, Expences Debtor to Caſh 150 *l.* Expended ſince the 25*th* of *March* laſt —— —— ——	150	0	0

The

A

B
Brandy 2
Broad Cloth 4
Bills receivable 5
Birt Thomas and Co. 5
Bills payable 6
Ballance 10

C
Cash 1. 7
Corrie William 4
Copland James 4
Charges of Merchandize 5
Cambrick 7
Cochineal in Company 8
Canary in Company 9

D
Dyer James 6

E

F
Ferguson William Accompts in Co. 8
——Acco. curr. 9

G
Gordon George 9

H
Hume John 2
Hunter William 3
Hill Thomas 3
Holland 4
House Expences 5
Harris Robert 5

I
Johnson James 2
Irish Linen 3
Indigo in Comp. 7

K
King George 2

L
Lockrame 4

M
Millar Isaac 6
Maxwell Robert Accompts in Comp. 8
——Acco. curr. 8
Madder 9
Martin Benjamin 9

N

O
Owners of Ship, *Friendship* 7

P
Paywell Simon 3
Profit and Loss 4

Q

R
Refusal of Bargains 5

S
Stock 1
Sherry 2
Ship *Neptune* 2
Sugar 3
Steele Richard 5
Shalloon in Co. 7
Ship *Friendship* 6
Smith James, Accompt current 7
Ditto's Accompt in Company 8

T
Tobacco 2
Trustwell Charles 3
Truman Sam. Esq; 3

V
Voyage to *Jamaica* 3
——from *Jamaica* 5
Van Beek (R) his Accompt of Goods 6
——his Accompt of Time 6
—— his Accompt current 6
Vernon Edward 9
Voyage to *Lisbon* in Comp. 9

W

X

Y

Z

The LEDGER.

Months	Days	Journal		Folio	l.	s.	d.
			Stock *Dr.*				
1745.							
March	25	1	To *George King* on Demand —— ——	2	100	00	00
		1	To *Charles Truſtwell*, due *June* 10th ——	3	500	00	00
			To balance for the Neat of my Eſtate ——	10	15211	11	10
					15811	11	10
			Caſh. *Dr.*				
1745.							
March	25	1	To Stock in ready Money —— ——	1	14000	00	00
April	2	1	To Sherry, receiv'd for 10 Pipes at *l.* 29 ——	2	290	00	00
	12	2	To Tobacco —— —— ——	2	44	00	00
	20	2	To Ship *Neptune* —— —— ——	2	125	00	00
May	20	3	To *James Johnſon* in Compoſition —— ——	2	20	00	00
June	16	3	To *Robert Harris*'s Account current ——	5	200	00	00
	18	4	To Voyage from *Jamaica* —— ——	5	300	00	00
	30	4	To Sugar —— —— ——	3	60	00	00
Auguſt	15	4	To *Van Beck*'s Account of Goods ——	6	590	12	6
					15629	12	6

Contra

PATENT OFFICE LIBRARY

The LEDGER.

Months	Days	Journal	Contra — Creditor.	Folio	l.	s.	d.
1745.							
March	25	1	By Cash in ready Money	1	14000	00	00
		1	By Sherry, 20 Pipes, at 26*l.* 10*s.*	2	530	00	00
		1	By Tobacco, 24 Hhds. at 10*l.* 10*s.*	2	232	00	00
		1	By Brandy 30 Casks at 12*s.*	2	360	00	00
		1	By Ship *Neptune* for ¼ Part	2	300	00	00
		1	By *John Hume*, *per* Note, due *July* 5th	2	50	00	00
		1	By *James Johnson*, *per* Bond, at 5 *per Cent.*	2	40	00	00
			By Profit and Loss gain'd	4	299	11	10
					15811	11	10

Months	Days	Journal	Contra — Cr.	Folio	l.	s.	d.
1745.							
March	30	1	By *Irish* Linen	3	100	00	00
April	4	1	By *George King*	2	50	00	00
	10	2	By Sugar	3	60	00	00
	16	2	By *Thomas Hill*	3	1000	00	00
May	1	2	By Voyage to *Jamaica*	3	9	16	8
	4	2	By ditto for Insurance	3	12	10	00
	30	3	By House Expences	5	25	00	00
June	4	3	By Charges of Merchandize	5	31	15	00
	6	3	By *Robert Harris*'s Account current	5	261	19	9
	12	3	By Refusal of Bargain	5	3	3	00
July	10	4	By Voyage from *Jamaica*	5	110	15	6
August	2	4	By *R. Van Beck*'s Account of Goods for Charges	6	112	00	00
	15	4	By ditto paid Brokerage, *&c.*	6	4	6	9
	26	5	By *Van Beck*'s Account current	6	197	00	00
	30	5	By Bills payable	6	100	00	00
Sept.	2	5	By *James Dyer*	6	26	00	00
	6	5	By *Isaac Millar*	6	3	11	6
			By Balance transferr'd to	10	13521	14	4
					15629	12	6

Sherry

Months	Days	Journal			Folio	l.	s.	d.
			Sherry Dr.	Pipes				
1745. *March*	25	1	To Stock at 26*l.* 10*s. per* Pipe for — —	20	1	530	0	0
			To Profit and Loſs gain'd — — —		4	62	10	0
				20		592	10	0
			Tobacco Dr.	Hhds				
1745. *March*	25	1	To Stock, at 10*l.* 10*s per* Hhd for —— —	24	1	232	0	0
			To Profit and Loſs gain'd —— ——		4	80	0	0
				20		312	0	0
			Brandy Dr.	Caſks				
1745. *March*	25	1	To Stock at 12*l. per* Caſk for — —	30	1	360	0	0
				30				
			Ship NEPTUNE Dr.					
1745. *March*	25	1	To Stock for ½ Part — — —		1	300	0	0
			To Profit and Loſs gain'd — — —		4	125	0	0
						425	0	0
			JOHN HUME Dr					
1745. *March*	25	1	To Stock *per* Note, due *July* 5th — —		1	50	0	0
			JAMES JOHNSON Dr.					
1745. *March*	25	1	To Stock *per* Bond, at 5 *per Cent per Annum* — —		1	40	0	0
			GEORGE KING Dr.					
1745. *April*	4	1	To Caſh paid in Part —— — —		1	50	0	0
			To balance due to him —— —— ——		10	50	0	0
						100	0	0

Contra

Months	Days	Journal		Folio		l.	s.	d.
			Contra Cr.		Pipes			
1745. *April*	2	1	By Caſh, at 29 *l.* *per* Pipe for — —	1	10	290	0	0
May	7	2	By Lockrams, at 34 *l.* — — —	4	2	68	0	0
	12	3	By *James Copland*, at 34 *l.* — —	4	3	102	0	0
			By balance remaining, at 26 *l.* 10 *s.* — —	10	5	132	10	0
					20	592	10	0
			Contra Cr.		Hhds			
1745. *April*	12	2	By Sundrys, at 12 *l.* for — —		12	144	0	0
May	8	2	By Sundrys at 14 *l.* for — —		11½	161	0	0
	12	3	By *James Copland*, at 14 *l.* — —	4	½	7	0	0
					24	312	0	0
			Contra Cr.		Caſks			
			By Ballance, at 12 *l.* *per* Caſk — —	10	30	360	0	0
			Contra Cr.					
1745. *April*	20	2	By Caſh, receiv'd my ¼ of 500 *l.* Freight — —	1		125	0	0
			By balance for ¾ remaining — —	10		300	0	0
						425	0	0
			Contra Cr.					
			By balance due to me — — — —	10		50	0	0
			Contra Cr.					
1745. *May*	20		By Sundries — — — —			40	0	0
			Contra Cr.					
1745. *March*	25		By Stock on Demand — — —	1		100	0	0

CHARLES

Months	Day	Journal			Folio	l.	s.	d.
			CHARLES TRUSTWELL Dr.					
			To balance due to him		10	500	0	0
			Iriſh Linnen Dr.	Yards				
1745. *March*	36	1	To Caſh at 2*s.* for	1000	1	100	0	0
			To Profit and Loſs gain'd		4	25		
						125		
			Sugar Dr.	Hhds.				
1745. *April*	10	2	To Sundries at 20*l.* for	6		120		
May	8	2	To Tobacco, at 16*l.* receiv'd in Barter	3	2	48		
July	21	4	To Voyage from *Jamaica*, at 14*l.* for	10	5	140		
			To Profit and Loſs gain'd		4	60		
				19		368		
			WILLIAM HUNTER Dr.					
			To balance due to him		10	60		
			SIMON PAYWELL Dr.					
1745. *April*	12	2	To Tobacco on Demand		2	100		
			THOMAS HILL Dr.					
1745. *April*	16	2	To Caſh lent him, at 5*l. per Cent.*		1	1000		
			SAMUEL TRUMAN, Eſq; Dr.					
1745. *April*	25	2	To Profit and Loſs, for Capt. *Noble*'s Legacy		4	400		
			Voyage to Jamaica Dr.					
1745. *May*	1	2	To Sundries			201	16	8
	4	2	To Caſh, paid premium for 250*l.* Inſurance		1	12	10	0
			To Profit and Loſs gain'd		4	75	13	4
						290	0	0

Profit

Months	Days	Journal			Folio	*l.*	*s.*	*d.*
			Contra	*Cr.*				
1745. *March*	25		By Stock, due *June* 10*th.*		1	500	0	0
			Contra	*Cr.*	Yards			
1745. *Nov.*	15	7	By Voyage to *Lisbon* in Com. at 2 *s.* 6 *d.* for		1000	9	125	0	0
			Contra	*Cr.*	Hhds.			
1745. *July*	30	4	By Sundries, at 20 *l.* for		10		200	0	0
			By balance remaining, at 20 *l.* for		6	10	120	0	0
			at 16 *l.* for		3	10	48	0	0
					19		368	0	0
			Contra	*Cr.*				
1745. *April*	10	2	By Sugar on Demand			3	60	0	0
			Contra	*Cr.*				
			By balance due to me			10	100	0	0
			Contra	*Cr.*				
1745. *Sept.*	18	5	By Cash in full			7	1000	0	0
			Contra	*Cr.*				
			By ballance due to me			10	400	0	0
			Contra	*Cr.*				
1745. *June*	10	3	By Voyage from *Jamaica*			5	290	0	0

Contra

Months	Days	Journal		Folio	l.	s.	d.
			Profit and Loss **Dr.**				
1745.							
May	20	3	To *James Johnson*, abated him	2	20	0	0
Nov.	30	7	To Ship *Friendship* in Com. for my ½ loft	6	424	5	3
			To Houshold Expence	5	175	0	0
			To Charges on Merchandize	5	31	15	0
			To Refusal of Bargains	5	3	3	0
			To Stock gain'd by Trade	1	299	11	10
					953	15	1
			WILLIAM CORRICE **Dr.**				
			To balance due to him	10	192	0	0
			Lockrams **Dr.** Pieces				
1745.							
May	7	2	To Sherry, receiv'd in Barter, for 2 Pipes receiv'd 50	2	68	0	0
			Holland **Dr.** Pieces				
1745.							
May	8	2	To Tobacco, receiv'd in Barter at 18*l.* 16*s.* 8*d.* — 6	2	113	0	0
	12		To *James Copland*, at 10*l.* 4	4	40	0	0
			10		153	0	0
			JAMES COPLAND **Dr.**				
1745.							
May	12	3	To Sundries		109	0	0
			Broad-cloth **Dr.** Yards				
1745.							
May	12	3	To *James Copland*, at 16*s.* 6*d.* for — 56½	4	46	12	3
			To Profit and Loss gain'd		5	13	0
					52	5	3

House

Months	Days	Journal	Contra Cr.	Folio	l.	s.	d.
1745.							
April	25	2	By *Samuel Trueman*, Esq; for a Legacy	3	400	0	0
June	6	3	By *Robert Harris*, for Commission	5	7	17	2
August	15	4	By *Ralph Van Beck*'s Account of Goods for Commission	6	36	12	1
	26	5	By *Ralph Van Beck*'s Account Current for Com.	6	5	14	6
Sept.	18	5	By Cash, for 4 Months Interest of 1000*l.*	7	16	13	4
			By Sherry	2	62	10	0
			By Tobacco	2	80	0	0
			By Ship *Neptune* for Freight	2	125	0	0
			By *Irish* Linnen	3	25	0	0
			By Sugar	3	60	0	0
			By Voyage to *Jamaica*	3	75	13	4
			By Broad Cloth	4	5	13	0
			By Voyage from *Jamaica*	5	29	14	6
			By Shalloon, in Com. with *James Smith*	7	11	10	6
			By Indigo in Com.	7	4	3	4
			By Cochineal is Com.	8	4	0	0
			By Canary in Com.	9	3	13	4
					953	15	1
			Contra Cr.				
1745. *May*	1	2	By Voyage to *Jamaica*	3	192	0	0
			Contra Cr. Pieces				
			By Balance for	50 10	68	0	0
			Contra Cr. Pieces				
			By Balance at 18*l.* 16*s.* 8*d.* for	6 10	113	0	0
			——— at 10*l.* for	4 10	40	0	0
				10	153	0	0
			Contra Cr.				
1745. *May*	12	3	By Sundries		86	12	3
			By Balance due to me	10	22	7	9
					109	0	0
			Contra Cr. Yards				
1745. *June*	6	3	By *Robert Harris*, at 18*s.* 6*d.* for	56½ 5	52	5	3

Contra

Months	Days	Journal		Folio	l.	s.	d.
			House-Expences Dr.				
1745. *May*	30	3	To Cash, paid ½ a Years Rent due at *Lady-day* — —	1	25	0	0
Jan.	30	8	To Cash, expended since the 25*th* of *March* last — —	7	150	0	0
					175	0	0
			Charges of Merchandize Dr.				
1745. *June*	4	3	To Cash paid my Book-keeper, *&c.* — —	1	31	15	0
			Robert Harris's *Account Current* Dr.				
1745. *June*	6	3	To Sundries — — —		322	2	2
			Voyage from Jamaica Dr.				
1745. *June*	10		To Sundries — — —		299	10	0
July	10	4	To Cash, paid Charges on my Goods here — —	1	110	15	6
			To Profit and Loss gain'd — — —	4	29	14	6
					440	0	0
			Richard Steel's *Account Current* Dr				
			To Balance due to him — — —	10	9	10	0
			Refusal of Bargains Dr.				
1745. *June*	12	3	To Cash, paid Penalty for refusing Port Wine —	1	3	3	0
			Bills Receiveable Dr.				
1745. *July*	30	4	To Sugar, for one on *James Crosbie*, for —	3	100	0	0
			To Ditto, on *George Bell*, for — —	3	40	0	0
Sept.	30	5	To Shalloon in Com. for one on *John Watson* —	7	20	0	0
					160	0	0
			THOMAS BIRT *and Co.* Dr.				
1745. *August*	10	4	To *Ralph Van Beck*'s Account of Goods, for 570 Yards of Lace, at 4 Months — —	9	869	5	0

Ralph

Months	Days	Journal		Folio	l.	s.	d.
			Contra Cr.				
			By Profit and Loſs	4	175	0	0
			Contra Cr.				
			By Profit and Loſs	4	31	15	0
			Contra Cr. Dollars				
1745. *June*	16	3	By Caſh for my Bill, at 40*d.* for 1200	1	200	0	0
			By Balance due to me	10	122	2	2
					322	2	0
			Contra Cr.				
1745. *July*	18	4	By Caſh for Rum	1	300	0	0
	21		By Sugar for 10 Hhds. at 14*l.*	3	140	0	0
					440	0	0
			Contra Cr.				
1745. *June*	10	3	By Voyage from *Jamaica*, for Charges	5	9	10	0
			Contra Cr.				
			By Profit and Loſs	4	3	3	0
			Contra Cr.				
			By Balance rem. one on *James Croſbie*	10	100	0	0
			——— one on *George Bell*		40	0	0
			——— one on *John Watſon*		20	0	0
					160	0	0
			Contra Cr.				
			By Balance due	10	66	5	0

Contra

Months	Days	Journal		Folio	l.	s.	d.
			Ralph Van Beck's *Account of Goods* Dr.				
1745. *August*	2	4	To Cash, paid Charges on his 30 Pieces of Holland, and 570 Yards of Lace	1	112	0	0
	15	4	To Cash, for Brokerage and other Charges	1	4	6	9
	15	4	To Profit and Loss for my Commission, at 2 ½	4	36	12	1
		4	To *Ralph Van Beck*'s Account of Time due by *Birt* and Co.	6	869	5	0
			To Ditto Account Current in my Hands	6	437	13	8
					1459	17	6
			R. V. Beck *his Account of Time* Dr.				
			To Balance	10	869	5	0
			R. V. Beck's *Account Current* Dr.				
1745. *August*	22	5	To Bills Payable, for one to *W. Stewart*, at 10 Days	6	100	0	0
	26	5	To Sundries		233	4	6
			To Balance due to him	10	105	7	8
					438	12	2
			***Bills Payable* Dr.**				
1745. *August*	30	5	To Cash, paid *William Stewart*, *Van Beck*'s Bill	1	100	0	0
			JAMES DYER Dr.				
1745. *Sept.*	2	5	To Sundries		26	18	6
			ISAAC MILLAR Dr.				
1745. *Sept.*	6	5	To Cash in full	1	3	11	6
			***Ship* Friendship *in Co. with* J. S. Dr.**				
1745. *October*	4	5	To the Owners, to pay at 10 Days	7	800	0	0
	20	6	To Cash for Repairs	7	48	10	6
					848	10	6

Cash

Months	Days	Journal		Folio	l.	s.	d.
			Contra Cr.				
1745. *August*	10	4	By *Thomas Birt* and Co. for his Lace at 4 Months ——	5	869	5	0
	15	4	By Cash, for his 30 Pieces of Holland —— ——	1	590	12	6
					1459	17	6
			Contra Cr.				
1745. *August*	10	4	By *Van Beck*'s Account of Goods due by *Birt* and Co. —	6	869	5	0
			Contra Cr.				
1745. *August*	15	4	By *Van Beck*'s Account of Goods —— ——	6	437	13	8
Sept.	2	5	By *James Dyer* abated him —— ——			18	6
					438	12	2
			Contra Cr.				
1745. *August*	22	5	By *R. V. Beck*'s Account Cur. for one at 10 Days to *Stewart*	6	100	0	0
			Contra Cr.				
1745. *August*	26	5	By *R. V. Beck's* Account Current for Dying — —	6	26	18	6
			Contra Cr.				
1745. *August*	26	5	By *R. V. Beck*'s Account Current for Packing — —	6	3	11	6
			Contra Cr.				
1745. *Nov.*	30	7	By Sundries —— —— ——		848	10	6

Contra

Months	Days	Journal		Folio	l.	s.	d.
			Cash **Dr.**				
1745. *Sept.*	6		To Balance brought from	1	13521	14	4
	18	5	To Sundries		1016	13	4
	30	5	To Shalloon in the Hands of *James*	7	50	0	0
October	7	6	To *James Smith*'s Account Current	7	400	0	0
	30	6	To Cochineal in Com.	8	30	0	0
Nov.	3	6	To Indigo in Com.	7	100	0	0
	6	7	To *George Gordon*	9	12	0	0
Jan.	1	8	To *Robert Maxwell*'s Account Current	8	26	13	4
	10	8	To *Edward Vernon*	9	36	0	0
					15193	1	0
			Shalloon in the Hands of **J. Smith** **Dr.**				
1745. *Sept.*	22	5	To Cash paid for ½ Share 200 Pieces	7	125	0	0
			To Profit and Loss	4	11	10	6
					136	10	6
			Cambrick **Dr.** Pieces				
1745. *Sept.*	30	5	To Shalloon in Company for 20	7	66	10	6
			Owners of the Ship **Friendship** **Dr.**				
1745. *October*	16	6	To Cash in full	7	800	0	0
			James Smith's *Account Current* **Dr.**				
1745. *October*	4	5	To his Account in Company for his ½ of Ship *Friendship*	8	400	0	0
	20	6	To Ditto for his ½ of Repairs	8	24	5	3
					424	5	3
			Indigo in Co. with **R.M.** ***and*** **W.F.** **Dr.**				
1745. *October*	25	6	To Sundries at 3*s.* 6*d.* for *lb.* 500		87	10	0
			To *Robert Maxwell*'s Account in Co. for his ⅓ gain'd	8	4	3	4
			To *William Ferguson*'s Account in Co. for his ⅓ gain'd	8	4	3	4
			To Profit and Loss for my ⅓ Share gain'd	4	4	3	4
					100	0	0

Contra

Months	Days	Journal		Folio	l.	s.	d.
1745.			*Contra* Cr.				
Sept.	22	5	By Shalloon in Company — —	7	125	0	0
October	16	6	By Owners of the Ship *Friendſhip* — —	7	800	0	0
	20	6	By Ship *Friendſhip* in Company for Repairs — —	6	48	10	6
	25	6	By Indigo in Com. (as *per* Journal) for my ⅓ Share —	7	29	3	4
		6	By Cochineal in Com. for my ⅓ Share — —	8	10	0	0
Novem.	10	7	By Madder — — —	9	240	0	0
	15	7	By Voyage to *Liſbon* in Company — —	9	48	0	0
1745.	22	7	By *Robert Maxwell*'s Account Current — —	8	109	13	4
Decem.	20	8	By *Benjamin Martin* — —	9	60	0	
Jan.	30	8	By Houſe-Expences — — —	5	150	0	
			By Balance remaining in my Hands — —	10	13572	13	10
					15193	1	0
1745.			*Contra* Cr.				
Sept.	30	5	By Sundries — — —		136	10	6
			Contra Cr. Pieces				
			By Balance remaining — — 20	10	66	10	6
1745.			*Contra* Cr.				
October	4	5	By Ship *Friendſhip* in Com. at 10 Days — —	6	800	0	0
1745.			*Contra* Cr.				
October	7	6	By Caſh, receiv'd his ½ of Ship *Friendſhip* —	7	400	0	0
			By balance due to me — —		24	5	3
					424	5	5
1745.			*Contra* Cr. *lb.*				
Novem.	3	6	By Caſh, at 4*s*. for — — — 500	7	100	0	0

Contra

Months	Days	Journal		Folio	l.	s.	d.
			James Smith's *Account in Co.* Dr.				
1745. *Novem.*	30	7	To Ship *Friendship* in Com. for his ⅓ loſt — —	6	424	5	3
			***Cochineal in Co. with* R.M. *and* W.F. Dr.**				
					lb.		
1745. *October*	25	6	To Sundries at 15*s.* for — —		40		
		6	To *R. Maxwell's* Account in Co. for his ⅓ Share gain'd —	8		30	0 0
		6	To *W. Ferguſon's* Account in Co. for his ⅓ Share gain'd —	9		4	0 0
			To Profit and Loſs for my ⅓ Share gain'd — —	4		4	0 0
						42	0 0
			Robert Maxwell's *Account in Com.* Dr.				
1745. *October*	30	6	To his Account Current for his ⅓ Share of 30 *l.* receiv'd for Cochineal — — —	8		10	0 0
Novem.	3	7	To Ditto for ⅓ Share of 100 *l.* receiv'd for Indigo —	8		33	6 8
	6	7	To Ditto for ⅓ Share of 12 *l.* receiv'd for Cochineal —	8		4	0 0
Jan.	10	8	To Ditto for ⅓ of 36 *l.* receiv'd for Canary — —	8		12	0 0
	20	8	To Canary in Com. for one Pipe taken to himſelf —	9		25	0 0
			To Voyage to *Liſbon* in Com. for ⅓ remaining — —	9		282	13 4
						367	0 0
			W. Ferguſon's *Account in Com.* Dr.				
1745. *October*	30	6	To his Account Current, for his ⅓ Share of 30 *l.* receiv'd for Cochineal — — —	9		10	0 0
Novem.	3	7	To Ditto for his ⅓ Share of 100 *l.* receiv'd for Indigo —	9		33	6 8
	6	7	To Ditto for his ⅓ of 12 *l.* receiv'd for Cochineal — —	9		4	0 0
Jan.	10	8	To Ditto for ⅓ of 36 *lb.* receiv'd for Canary — —	9		12	0 0
	20	8	To Canary in Com. for one Pipe taken to himſelf —	9		25	0 0
		8	To Voyage to *Liſbon* in Company remaining — —	9		282	13 4
						367	0 0
			Robert Maxwell's *Account Cur.* Dr.				
1745. *Novem.*	15		To his Account in Co. for his ⅓ of Voyage to *Liſbon* —	8		282	13 4
	22		To Sundries — — —			167	6 8
Decem.	8	8	To his Account in Com. for ⅓ of 4 Pipes of Canary —	8		33	6 8
			To Balance due to him — — —	10		59	6 8
						542	13 4

George

Months	Days	Journal		Folio	l.	s.	d.
			Contra Cr.				
1745. *October*	4	5	By his Account Current for his ½ of Ship *Friendſhip* —	7	400	0	0
			By Ditto for his ½ of Repairs — —		24	5	3
					424	5	3
			Contra Cr.				
					lb.		
1745. *October*	30	6	By Sundries, at 21 *s.* for — —	40	42	0	0
			Contra Cr.				
1745. *October*	25	6	By Indigo in Com. (as *per* Journal) for his ⅓ Share of 500 *lb.* at 3 *s.* 6 *d.* — — — —	7	29	3	4
			By Cochineal in Com. for his ⅓ Share of 40 *lb.* at 15 *s.* —	8	10	0	0
Nov.	15	7	By his Account Current for ⅓ of Voyage to *Liſbon* —	8	282	13	4
Decem.	8	8	By Ditto for ⅓ of 4 Pipes of Canary — —	8	33	6	8
			By Indigo in Company gain'd — —	7	4	3	4
			By Cochineal in Com. gain'd — — —	8	4	0	0
			By Canary in Com. gain'd — — —	9	3	13	4
					367	0	0
			Contra Cr.				
1745. *October*	25	6	By Indigo in Com. (as *per* Journal) for his ⅓ Share of 500 *lb.* at 3 *s.* 6 *d.* — — — —	7	29	3	4
			By Cochineal in Com. for his ⅓ Share of 40 *lb.* at 15 *s* —	8	10	0	0
Novem.	15	7	By his Account Current for ⅓ of Voyage to *Liſbon* — —	9	282	13	4
Decem.	8	8	By Ditto for his ⅓ Share of 4 Pipes Canary — —	9	33	6	8
			By Indigo in Company gain'd — —	7	4	3	4
			By Cochineal in Company gain'd — —	8	4	0	0
			By Canary in Company gain'd — —	9	3	13	4
					367	0	0
			Contra Cr.				
1745. *October*	30	6	By his Account in Com. for his ⅓ Share of 30 *l.* —	8	10	0	0
Novem.	3	7	By Ditto for his ⅓ Share of 100 *l.* receiv'd for Indigo —	8	33	6	8
	6	7	By Ditto for his ⅓ Share of 12 *l.* receiv'd for Cochineal —	8	4	0	0
	15	7	By Voyage to *Liſbon* in Co. for 90 Pieces of Serge —	9	450	0	0
Jan.	1	8	By Sundries — —		33	6	8
	10	8	By his Account in Co. for ⅓ of 36 *l.* receiv'd for Canary —	8	12	0	0
					542	13	4

Contra

Months	Days	Journal		Folio	l.	s.	d.
			George Gordon Dr.				
1745. *October*	30	6	To Cochineal in Com. due on Demand —	8	12	0	0
			W. Ferguſon's *Account Cur.* Dr.				
1745. *Novem.*	15	7	To his Account in Com. for his $\frac{1}{3}$ of Voyage to *Liſbon* —	8	282	13	4
Decem.	8	8	To Ditto for his $\frac{1}{3}$ of 4 Pipes of Canary — —	8	33	6	8
Jan.	1	8	To *Robert Maxwell*'s Account Current — —	9	6	13	4
			To Balance due to him — —	10	59	6	8
					382	0	0
			Madder Dr. Hhds.				
1745. *Novem.*	10	7	To Caſh, at 20 *l.* for — — 12	7	240	0	0
			Voyage to Liſbon *in Com. with* R. M. *and* W. F. } Dr.				
1745. *Novem.*	15	7	To Sundries — — —		848	0	0
			Canary in Com. with R. M. *and* W. Ferguſon. } Dr. Pipes				
1745. *Dec.*	8	8	To *Benjamin Martin*, at 25 *l.* due at ten Days — 4	9	100	0	0
			To *Robert Maxwell*'s Account in Co. for his $\frac{1}{3}$ gain'd —	8	3	13	4
			To *William Ferguſon*'s Account in Co. for his $\frac{1}{3}$ gain'd —	8	3	13	4
			To Profit and Loſs for my $\frac{1}{3}$ Share gain'd — —	4	3	13	4
					111	0	0
			BENJAMIN MARTIN Dr.				
1745. *Dec.*	20	8	To Sundries, in full — —		100	0	0
			EDWARD VERNON, *Eſq*; Dr.				
1745. *Dec.*	30	8	To Canary in Company, to pay at 8 Days — —	9	36	0	0

Contra

Months	Days	Journal		Folio	l.	s.	d.
			Contra *Cr.*				
1745. *Nov.*	6	7	By Cash in full — — —	7	12	0	0
			Contra *Cr.*				
1745. *Oct.*	30		By his Account in Co. for his ⅓ Share of 30 *l.* — —		10	0	0
Nov.	3		By Ditto for his ⅓ Share of 100 *l.* receiv'd for Indigo —		33	6	8
	6		By Ditto for his ⅓ Share of 12 *l.* receiv'd for Cochineal —		4	0	0
	15		By Voyage to *Lisbon* in Com. for 100 Pieces of Stuffs —		225	0	0
	22		By *Robert Maxwell*'s Account Current — —		57	13	4
Dec.	20		By *Benjamin Martin*, paid him — —		40	0	0
Jan.	10		By his Account in Com. for ⅓ of 36 *l.* receiv'd for Canary		12	0	0
					382	0	0
			Contra *Cr.* Hhds.				
			By Balance remaining — — 12	10	240	0	0
			Contra *Cr.*				
			By *Robert Maxwell*'s Account in Com. for his ⅓ remaining	8	282	13	4
			By *William Ferguson*'s Account in Co. for his ⅓ remaining	8	282	13	4
			By Balance for my ⅓ remaining — —	10	282	13	4
					848	0	0
			Contra *Cr.* Pipes				
1745. *Dec.*	30	8	By *Edward Vernon*, at 36 *l.* for — — 1	9	36	0	0
Jan.	20	8	By Sundries, at 25 *l.* for — — 3		75	0	0
			4		111	0	0
			Contra *Cr.*				
1745. *Dec.*	8	8	By Canary in Company, to pay at 10 Days —	9	100	0	0
			Contra *Cr.*				
1745. *Jan.*	10	8	By Cash, in full — — —	7	36	0	0

Canary,

Months	Days	Journal			Folio	l.	s.	d.
			Canary	*Dr.* Pipes				
1745.								
Jan.	20	8	To Canary in Com. retain'd at 25 *l.* for — —	1	9	25	0	0
			Balance	*Dr.*				
			To Cash remaining in Hand		7	13572	13	10
			To Sherry, for 5 Pipes, at 26 *l.* 10 *s.*		2	132	10	0
			To Brandy, for 30 Casks, at 12 *l.*		2	360	0	0
			To Ship *Neptune*, for ¼ Part		2	300	0	0
			To *John Hume*, *per* Note due *July* 5.		2	50	0	0
			To Sugar, for 6 Hhds, at 20 *l.* and 3 Hhds, at 16 *l.*		3	168	0	0
			To *Simon Paywell*, on Demand		3	100	0	0
			To *Samuel Trueman*, Esq; Executor of Captain *Noble*		3	400	0	0
			To Lockrams, for 50 Pieces valued at		4	68	0	0
			To Hollands, for 6 Pieces at 18 *l.* 16 *s.* 8 *d.* and 4 Pieces at 10 *l.*		4	153	0	0
			To *James Copeland*		4	22	7	9
			To *Robert Harris*'s Account Current		5	122	2	2
			To Bills Receiveable, as *per* Account		5	160	0	0
			To *Thomas Birt* and Co.		5	869	5	0
			To Cambrick, for 20 Pieces valued at		7	66	10	6
			To *James Smith*'s Account Current		7	24	5	3
			To *Madder*, for 12 Hhds at 20 *l.*		9	240	0	0
			To Voyage to *Lisbon* in Co. for ⅓ Share remaining		9	282	13	4
			To Canary proper for one Hhd. at		10	25	0	0
						17116	7	10

Months	Days	Journal	Contra Cr.	Pipes	Folio	l.	s.	d.
			By Balance remaining, at 25*l.*	1	10	25	0	0
			Contra Cr.					
			By *George King*, on Demand		2	50	0	0
			By *Charles Truſtwell*, due *June* 10.		3	500	0	0
			By *William Hunter*, on Demand		3	60	0	0
			By *Willam Corrie*		4	192	0	0
			By *Richard Steele*'s Account Current		5	9	10	0
			By *Van Beck*'s Account of Time		6	869	5	0
			By Ditto's Account Current		6	105	7	8
			By *Robert Maxwell*'s Account Current		8	59	6	8
			By *William Ferguſon*'s Account Current		8	59	6	8
			By Stock, the Neat of my Eſtate		1	15211	11	10
						17116	7	10

APPENDIX.

Of FACTORS, their Commiſſion, the Extent of their Power; their Duty, &c.

A Factor is an Agent or Correſpondent, who acts and negociates for a Merchant by Commiſſion: His Office is to buy or ſell Goods for his Employer, who reſides elſewhere.

A Commiſſion to a Factor, is the Order or Conditions given to him by his Employer for buying or ſelling any Merchandize, and by which he is to act.

Factorage or Wages (which is alſo call'd Commiſſion or Proviſion) is different at different Places, and for different Voyages: At a Medium, it may be fix'd at 3 *per Cent.* of the Value of the Goods bought, beſides the Charge of Package, *&c.* which is paid over and above.

At *Virginia*, *Barbadoes*, and *Jamaica*, the *Factorage* is from 3 to 5 *per Cent.* and the like, throughout the greateſt Part of the *Weſt-Indies*. In *Italy*, it is two and a half. In *Holland*, one and a half. In *Spain*, *Portugal*, *France*, &c. two *per Cent.* and in *Norway*, 3 *per Cent.*

A Factor's Commiſſion, is either abſolute or limited.

The Power of a Factor, is his Commiſſion only: If this be abſolute, his Employer gives him free Power to buy, ſell, or barter any Commodity as he ſhall think proper, and then the Words of his Commiſſion generally runs thus [to buy or ſell ſuch a Commodity as the Market goes] or [I deſire you would act for me as for yourſelf; I leave it wholly to you.]

If the Factor's Commiſſion be limited, he muſt take care to act punctually in Conformity to it: His Commiſſion is what empowers him to act; and he muſt abide by the Conſequence of it, if he be guilty of Breach of Orders.

If his Orders be to ſell his Employer's Goods for ready Money, he has no Authority to ſell them on Truſt, although he may ſell them at an advanc'd Price, in Conſideration of the Credit to be given; for if the Buyer ſhould prove inſolvent, the Factor muſt make good the Loſs to his Employer.

If the Factor has Authority to ſell Goods on Credit, ſhould he ſuffer the Day of Payment to elapſe, and ſell Goods of his own to the ſame Perſon for ready Money, (his Employer's Goods not being paid for) and the Buyer prove inſolvent, the Factor is oblig'd to make the Payment good to his Employer.

The Duty of a Factor is,

1. To be very exact in obſerving his Orders of Commiſſion ſent him by his Employer.
2. To give frequent Advice to his Employer of the Riſe and Fall of the Commodity he deals in; what Species of that Commodity fetches the beſt Price; and of the Courſe of Exchange.
3. To be very punctual in anſwering Correſpondents Letters.
4. Immediately to adviſe his Employer of the Receipt of his Goods; to give notice when he



he buys, or ſells, or ſhippeth off Goods for his Employer's Account. For ſhould a Factor ſell any Merchandize, and fail to give Advice thereof to his Employer, and the Buyer proves inſolvent, the Factor ſhall make good the Damage, even tho' he had an abſolute Commiſſion. This is the Cuſtom of Merchants.

7. If a Factor buy Goods according to Orders, and afterwards, upon the Advance of ſuch Commodity, he ſelleth them, and converts the Gains to his own Uſe; upon Proof thereof, his Employer may, according to the Cuſtom of Merchants, recover Damage of the Factor.

8. If a Factor, in Conformity to his Orders, ſhall buy (either with the Money, or upon the Credit of his Employer) any Merchandizes, and ſell them again for his own Benefit, the Employer in this Caſe, has the Power to recover this Gain, and to have his Factor amerc'd for his Breach of Duty.

9. If a Factor ſell his Employer's Goods to a Perſon diſcredited, and who proves inſolvent before Payment; the Factor in that Caſe ſhall pay for the Goods ſo ſold, unleſs he can clearly make it appear, that it was not publickly known, and that conſequently he was ignorant of it, or that he truſted the Man with Goods of his own alſo at the ſame Time.

10. If any Merchandize be conſign'd to a Factor, and upon the Ship's Arrival he ſhall wilfully and knowingly make a falſe Entry in the Cuſtom-Houſe, or clandeſtinely land the ſame, and the Goods chance to be ſeiz'd on that Account, and become forfeit to the Prince, the Factor ſhall make good the Loſs to the Employer. But if he make his Entry according to his Invoice or Letter of Advice, if there happens then to be any Miſtake, the Loſs ſhall fall upon the Employer.

11. If a Factor or Merchant ſhall colour a Stranger's Goods, with Intent that they ſhall pay but free-born Subjects Duty, ſuch Factor or Merchant ſhall forfeit all his Goods to the King.

12. If a Factor ſhall make Returns to his Employer for the neat Produce of his Goods ſold, in prohibited Goods, and thoſe Goods happen to be ſeiz'd, the Factor ſhall bear the Loſs and Damage: But if the Factor ſhall be guilty of an unlawful Act, in Conformity to his Employer's Orders, the Employer ſhall bear the Loſs, and the Factor ſhall pay treble Damage.

13. If an Employer's Goods receive Damage in the Factor's Cuſtody, or if he be robb'd of his Employer's Goods, not through his own Neglect, but merely by Accident, the Employer ſhall bear the Loſs.

14. A Factor is chargeable only for the Money he receives, on Account of Goods by him ſold, *&c.* but if he takes bad Money he muſt ſtand to the Loſs.

15. The Factor's Allowance for Buying or Selling, is generally clear of all Expence of Carriage, Exchange, Remittance, *&c.* excepting the Poſtage of Letters, which are never plac'd to Account.

16. If a Factor receive Orders from his Employer to inſure his Ship or Goods for a certain Voyage, and he (having Money or Effects in his Hands ſufficient to pay the Præmium) neglects ſo to do, in Caſe the Ship or Goods happen to be caſt away, the Factor, according to the Cuſtom of Merchants, ſhall be anſwerable to his Employer for the Damages.

17. If a Factor by any Error in his Accounts wrongs either himſelf or his Employer, Satisfaction muſt be made from the Employer to the Factor, or from the Factor to the Employer, not only for the Principal, but alſo for the Intereſt of the Sum erroneouſly charg'd or omitted: And it is for this Reaſon, that a Factor uſually concludes his *Invoice* by writing *Errors excepted.* And, becauſe he is not anſwerable for his Employer's Debts out-ſtanding, (provided the Goods are ſold upon Credit) it is cuſtomary to conclude the *Account of Sales*, by writing *Errors and bad Debts excepted.*

A

Mercantile DICTIONARY,

OR,

An EXPLANATION of ſuch Technical Terms as are frequently made uſe of by Perſons of TRADE or COMMERCE.

A.

Account of Sale, ſee Page 7.

AGIO, or Change, is a Term made uſe of in moſt Places of Traffic, but more particularly ſo in thoſe Places where there are eſtabliſh'd Banks for Exchange, as at *Amſterdam*, *Rotterdam*, *Hamburgh*, *Venice*, &c. and is the Difference of the Value of Current Money, and Bank Notes, and is often 3 or 4 *per Cent.* in Favour of the Notes.

Allotting of Goods, is, when ſeveral Perſons make a Purchaſe of a Cargo, or Quantity of Goods jointly, which they divide into as many Parcels or Lots, and the Names of each Purchaſer is wrote on a diſtinct Piece of Paper, and apply'd by any indifferent Perſon to the ſeveral Lots, by which Means the Lots, or ſeveral Parcels of Goods, are divided without Partiality.

Ancre (of Brandy) ten Gallons.

Arbitration. Is a laudable Practice among Merchants, of referring any Difference that happens between them, to two knowing and indifferent Men, to decide the Controverſy in Diſpute; and if thoſe two cannot agree, they ſometimes chuſe a third Perſon, call'd an Umpire, to whoſe Deciſion both Parties muſt ſtand and abide by.

Average, is, 1ſt, the cuſtomary Allowance paid to Maſters of Ships of one or two Pence in every Shilling Freight, as a Gratuity for his Care of the Goods on Board (as mention'd in the Bill of Lading) Or 2d, It is an Allowance to him upon extraordinary Occaſions, when he ſuſtains great Loſs or Damage to ſave the Ship and Cargo, as the cutting away his Maſt or Cable, *&c.* which is equally divided upon all his Freights. Or 3d, It is the Contribution that Inſurers pay to make good the Loſs of Goods caſt over-board in a Storm, and by them inſur'd.

Arrear. Behind-hand, due, or owing.

B.

Bag, an uncertain Quantity of pack'd Goods, from 3 to 4 *C.* weight.

Bale, a Pack of Merchandize, about 2, 3, or 4 *C.* weight.

Bank, A Society or Community, who take on them the Charge of the Money of private Perſons to improve it, or keep it ſecure. *Banker.*

Banker. A Perſon that negociates and trafficks in Money, or receives and remits Money from Place to Place, by Means of Bills or Letters of Exchange.

Bankrupt. A Perſon that is really or pretendedly unable to pay his Debts, for which Reaſon he abſconds and hides himſelf from his Creditors.

Baratry. Is when the Maſter of a Ship endeavours to cheat the Owners or Inſurers, either by running away with the Ship, or embezzling the Goods.

Barter. Is the trucking or exchanging one Commodity for another.

Baſket. An uncertain Quantity; as of Medlars, 2 Buſhels; of Aſſa Fœtida from 20 to 50 *lb.*

Bill of Debt. A Promiſory Note to pay a certain Sum at a Time limited.

Bill of Entry. An Account of Goods which are enter'd at the Cuſtom Houſe either inwards or outwards, in which is expreſs'd the Merchant exporting or importing the Quantity, Number, Mark, and Sort of Goods, the Place from whence brought, or whither to be carried, with the Ship's Name and its Commander.

Bill of Exchange. Is a ſhort Order for Money to be receiv'd in one Country, for the Value thereof, which has been paid in another.

Bill of Lading. Is an Inſtrument ſign'd by the Maſter of the Ship, wherein he acknowledges the Receipt of the Merchant's Goods, and obliges himſelf to deliver the ſame in good Condition at the Place, and to the Perſon to whom they are conſign'd.

Bill of Parcels. An Account of the particular Sorts and Prices of Goods bought, given by the Seller to the Buyer.

Bill of Sale. Is when a Perſon, wanting a Sum of Money, delivers Goods as a Security to the Lender, to whom he gives this Bill, impowering him to ſell the ſaid Goods, in Caſe the Sum borrow'd be not repaid, with Intereſt, at the Time appointed.

Book of Rates. A Book authoriz'd by Parliament, which ſhews the Duties payable at the Cuſtom-Houſe, on Goods imported or exported.

Bottomage or Bottomree. Is the borrowing of Money on the Ship's Bottom, for which is to be paid a certain Præmium or Intereſt at the ſafe Arrival of the Ship; but if the Ship ſhould miſcarry or be loſt, neither Principal nor Intereſt can be demanded; therefore the Intereſt is 30, 40, or 50 *per Cent.*

Box. An uncertain Quantity, as of Quickſilver, 1 to 2 *C.* weight.

Break-Bulk. To take out Part of the Ship's Cargoe.

Brigantine. A ſmall, flat, open Veſſel going both with Sails and Oars, either for fighting or giving Chace.

Brokers. Buyers or Sellers of Goods for others. If any one acts as a Broker, without Licence from the Lord Mayor, he forfeits, 500 *l.* If a Broker deal for himſelf, he forfeits 200 *l.* He is to wear a Silver Medal, the King's and the City Arms, with his own Name thereon, or forfeit 40 *s.*

Brokerage. The Reward paid to Brokers for their Trouble.

Bundle of Brown Paper, 40 Quires, of Baſt Ropes, Harneſs-Plates, or Glover's Knives 10. *Hambrough* Yarn 20 Skeans, Baſket Rods, 3 Foot about at the Bands, Bulruſhes $\frac{1}{60}$ of a Load.

Burſe. An Exchange, or Place for Merchants to meet in.

Butlerage. A Duty paid on Wines by Perſons not Freemen.

C.

Caniſter of Tea, from 75 to 1 *C.*

Carage of Line, 64 Buſhels.

Cargo. A Ship's Loading.

Caroteel of Cloves; from 4 to 5 *C.* weight, of Currans 5 to 9 *C.* Mace about 3 *C.* Nutmegs 6 to 7 $\frac{1}{2}$ *C.* weight.

Caſes of *Normandy* Glaſs, 120 Foot.

Caſk. An uncertain Quantity; of Sugar from 8 to 11 *C*; of Almonds about 3 *C.*

Charter-Party. An Indenture of Agreement drawn between a Merchant and a Maſter of a Ship, conſiſting of the ſeveral particular Articles of their Agreement.

Cheſt. An uncertain Quantity; of Sugar 10 to 15 *C.* Glaſs, 2 to 300 Foot, Caſtle Soap 2 $\frac{1}{2}$ to 3 *C.* weight. Indigo 1 $\frac{1}{2}$ to 3 *C.* 5 Score to the Hundred.

Clough or Cloff. An Allowance of 2 *lb.* for every Draught above 3 *C.* weight.

Cocket. A Certificate deliver'd at the Cuſtom-

ſtom Houſe to the Merchants, certifying that they have paid the Duty upon Entry of his Goods.

Colour a Stranger's Goods. Is when a Freeman ſuffers a Foreigner to enter Goods at the Cuſtom-Houſe in his Name, by which Means he only pays ſingle Duty, when he ought in many Caſes to pay double Duties. There are many ſevere Laws againſt this Practice.

Commiſſion of Bankruptcy. A Commiſſion under the Great Seal, directed to five or more Commiſſioners, to enquire into the Particulars of a Man's Circumſtances, who hath fail'd or broke, and to act according to certain Statutes made in that Behalf.

Commiſſion to a Factor. A written Order from his Employer, directing him how he is to act either in buying or ſelling.

Commerce. Trade of buying and ſelling.

Company, (of Merchants) is an Aſſociation of ſeveral Merchants or others, who unite in one common Intereſt, and contribute by their Stock, their Counſel, and Study, to the ſetting on foot, or ſupporting ſome lucrative Commerce, ſuch as the *Eaſt-India* Company, *&c.*

Compoſition. Is when a Debtor cannot pay his whole Debts, he agrees with his Creditors to pay a certain Sum, and be diſcharg'd of the whole Debt.

Conſign Goods. Is the ſending Goods from one Merchant to another to ſell for the Sender's Uſe or Account.

Contraband Goods. Such as are prohibited to be imported or exported.

Cordage. The Ropes belonging to a Ship's Rigging.

Correſpondent. A Perſon with whom we hold a mutual Familiarity, or Intercourſe by Letter.

Counterpoiſe. Any Thing ſerving to weigh againſt another, whereby the Weight thereof may be known; as Lead, Braſs, *&c.*

Courtogie. The Reward given to Brokers of Exchange, uſually one *per mille.*

Crainage. Money paid for the Uſe of a Crain, by which bulky or heavy Goods are lifted up to Shore, out of a Ship or Hoy.

Creek. A narrow Part of the Sea or River, that goes up but a little Way into the Land.

Cruiſe. To ſail backward and forward upon the Seas and Coaſt of any Country, in Order to protect the Shipping of one, and to take thoſe of another Prince or State.

Cruiſer. A Ship appointed to cruiſe and guard the Coaſt from Enemies.

Cuſtoms. Duties, or Dues paid by Merchants to the King, for carrying out, and bringing in Merchandizes.

D.

Debenture. A Cuſtom-houſe Writing, certifying the Draw-back or Allowance of Cuſtom, paid at Importation to the Merchant, upon his re-exporting the Commodity formerly imported.

Demurrage. An Allowance made by the Merchant to the Maſter of a Ship, for the Ships being detain'd longer in a Port for the Conveniency of Loading, *&c.* than the Time agreed upon by Charter-party.

Diary. A Day-Book, or Memorial of Things done.

Diſcount. Set off, deduct, or abate, in Conſideration of prompt Payment.

Diſembark. To land Goods out of a Ship.

Diſembogue. A Ship is ſaid to diſembogue, when ſhe ſails out of the Mouth of ſome great Gulf or Bay into the main Ocean.

Diſtrain. To ſeize upon Goods for the Payment of a Debt.

Ditto. The ſame, or the ſaid.

Dividend. In Companies, is the Money divided among the Proprietors, as Intereſt upon the Stock, proportionable to each Perſons particular Share thereof.

Dock. A Place where Ships are built, refitted, or laid up.

Docket. A little Bill tied to Goods, and directed to the Perſon, and Place they are to be ſent to.

Draper. One that deals in Cloth, either of Linnen or Woollen.

Draught, (of a Ship) the Number of Feet ſhe ſinks in the Water.

Drugs. A general Name for all Spices, and other Commodities, brought from diſtant Countries, and uſed in the Buſineſs of Medicine, Dying, and the Mechanic Arts.

E.

Effects. The Goods poſſeſs'd by any Perſon, whether moveable or immoveable.

Embargo.

Embargo. The Stopping, or arreſting of Ships.

Endorſe. To write on the Backſide of any Writing, ſomething relating to the Contents within.

To Endorſe a Note, payable to Order, Or a Bill of Exchange, is to aſſign over one's Right or Property therein to any other Perſon, which is done by the Poſſeſſor's writing his Name on the Back thereof, by which Act he renders himſelf liable to diſcharge the Debt, in Caſe of Failure of Payment in him who drew it.

Enfranchiſe. To make a Perſon free, or to incorporate any Man into a Society or Body Politick.

Enhance. To raiſe or encreaſe the Price or Value of any Thing.

Exchange-Broker. See Broker.

Extortion. Illegally taking or getting more than is juſt, whether it be Taxes, Fees, or Intereſt for Money lent, *&c.*

F.

Factor. A Merchant's Agent.

Factorage. The Reward paid to a Factor by his Employer.

Faggot. Of Steel, 120 *lb.*

Fangot. An uncertain Quantity of Raw Silk, from 1 to 3 *C.* weight.

Fat. An uncertain Quantity of Wire, from 20 to 25 *C.* weight.

Foreſtal. To buy Goods before they come to Market.

Fund. The Capital, or Stock of a Merchant, Company, or Corporation.

Founder. A Ship is ſaid to founder, or to be founder'd, when by a Storm or Leak, ſhe is fill'd ſo full of Water as to ſink her.

Freight, or Fraight. Is the Merchandize a Ship carries, or the Money paid for the Carriage of Goods.

Frize. A coarſe, nappy Cloth.

G.

Gabarage. Wrappers, in which *Iriſh* Goods are pack'd.

Gabel. An old Word for Cuſtom or Tribute.

Gaff. An Iron Hook, made uſe of to pull great Fiſhes into a Ship.

Garble. To pick out the Dirt, or cleanſe from Filth, Waſte, *&c.* from Grocery and Drugs.

Guild, Or Fraternity, a corporate Society by Authority.

A Groſs, 12 Dozen.

Groſs weight. The Weight of Merchandize, with the Wrappers, *&c.* they are contain'd in, juſt as deliver'd from on Ship-Board, *&c.*

H.

Hallage, Duty or Toll, paid for vending any Commodity in a Hall; as for Cloth at *Blackwell-Hall,* Leather at *Leaden-Hall, &c.*

Hand, In Horſemanſhip, 4 Inches.

Hanſe-Towns. Free Towns, as in *Germany,* where there are 27, as *Hamburgh, Lubeck,* &c. join'd in a League offenſive and defenſive againſt all Enemies.

Harping-Irons. Iron Spears, or Darts, made uſe of in the Whale-Fiſhery, to catch Whales and other large Fiſh.

Harpineers, or *Harponeers.* Thoſe who manage the Harping Irons, or Spears in the Whale Fiſhery.

Huckſter. One who ſells by Retail.

I.

Jar. An Earthen Veſſel of Oil, from 18 to 26 Gallons; Green Ginger, about 100 *lb.* weight.

Impoſt. The Duty on Goods imported.

Import Goods. To bring them into a Port.

Inch of Candle. 'Tis a uſual Cuſtom among Merchants to divide their Goods into ſeveral Parcels or Lots, and number them, and then to expoſe them to Sale by Way of Cant or Auction, of which Notice is given, by diſperſing printed Catalogues. When the Sale begins, they light up a Wax Candle of about an Inch long, and the higheſt Bidder when the Candle goes out, is the Purchaſer.

Indenture. The Name of a Leaſe, Deed or Agreement, which is cut or indented at the Top anſwerable to another Part, which has the ſame Contents.

Indorſe. See Endorſe.

Ingot. An uncertain Quantity of Gold or Silver Bullion.

Interlopers. Thoſe who exerciſe a Trade or Profeſſion without legal Servitude, or Permiſſion.

Invoice. See Page 5.

Journal. See Page 2.

Inſurer. A Perſon who enters into Obligation to make good any Loſs that may be ſuſtain'd by Fire, Water, Pyrates, *&c.* for a certain Præmium paid by the Owner for that Purpoſe.

K.

Keel. The firſt Piece of Timber that is laid in a Ship, and to which all the reſt are faſtened, and when ſhe ſwims, is the loweſt Timber in the Water.

Keg. A Veſſel for pickled Fiſh, about 4 or 5 Gallons.

Key. A Place to land, or ſhip off Goods.

Kintlidge. The Ballaſt of a Ship.

L.

Larboard. The left Side of a Ship.

Laſtage. The Duty on Wares ſold by the Laſt: Alſo the Ballaſt of a Ship.

Leakage. An Allowance made to the Merchants in Liquids of 12 *per Cent.* and to Brewers 3 in 23 Barrels of Beer, and 2 in 22 Barrels of Ale.

Leaky. To be defective, ſo as to let the Liquor of a Veſſel out, or to let the Water into a Ship, *&c.* that ſhould not come in.

Ledger. See Page 2.

Letter of Advice. A Letter from one Correſpondent to another, informing him what Bills are drawn on him, *&c.*

Letter of Attorney. Is an Inſtrument or Writing, authorizing any Perſon to act in our Stead, for our Uſe, as fully as we ourſelves could do, being perſonally preſent.

Letter of Credit. Is a Letter of Requeſt from one Correſpondent to another, to credit the Bearer with a certain Sum of Money therein ſpecified, in which it is neceſſary ſome particular Token ſhould be mention'd, in Order to ſecure both Parties, and prevent any Fraud or Impoſition.

Letter of Licence. Is an Inſtrument or Writing, granted to a Debtor, by his Creditors, giving him Time for the Payment of his Debts, ſo that the Debtor can go about and tranſact Buſineſs without Moleſtation or Arreſt.

Letters of Mart and Repriſal. Are Letters under the Privy Seal, granted to the King's Subjects, impowering them to take by Force of Arms, That, or to the Value of that which was taken from them contrary to the Laws of Marque, ſee Stat. 4. *Hen.* 5.

Loan. Is either the Thing lent, or the Intereſt of Money lent.

Lombard. So call'd, from a People call'd *Lombards*, which Term ſignifies a Bank for Pawns or Uſury, thoſe People being famous for that Buſineſs.

Lot of Goods. An uncertain Quantity of Goods to be diſpos'd of in one Parcel.

M.

Manifeſt. Is a Tranſcript of a Ship's Cargo, ſhewing what is due to the Maſter for Freight from the ſeveral Perſons to whom the Cargo belongs.

Manual Goods. Thoſe of which immediate Profit is made.

Manufacture. Such Merchandizes as are the Work of the Hands, as Hats, Shoes, Cloth, Linnen, wrought Silks, *&c.*

Maritime. Belonging to the Sea.

Mark of Goods. A diſtinguiſhing Characteriſtick that a Merchant puts upon the Goods or Package thereof, whereby every Trader knows his own Goods, ſuch as croſs Diamonds, Crows Feet, Grapes, *&c.* or any other Mark not made uſe of by other Traders, and are the ſame as put on the Bill of Lading and Invoice ſent to the Merchant's Factor Abroad.

Mart. A great Fair, Market, or Place of great Trade.

Moiety. The one half Part of any Thing.

Monopoly. The Ingroſſing of a Commodity, or buying it up by one or a few People, whereby all other Perſons are excluded the uſual Benefit of Trade.

Mortgage. An Obligation, whereby Lands or Tenements of the Debtor are pawn'd or bound over to the Creditor for Money, or other Effects borrow'd, peremptorily to be the Creditors for ever, if the Money be not repaid at the Day agreed on.

Mulcts. Fines, which a Company have Power to lay on Ships or Goods belonging to their Members for the Maintenance of Conſuls, Garriſons, *&c.*

Murrage. A Tribute paid for every laden Cart or Horſe, towards the Building or repairing the Walls of a Town or City.

N.

Napery. Table-Linnen.

Naval. Belonging to the Sea.

Navigation. The Art of ſailing; as alſo Trading by Sea.

Navy. A Fleet, or Company of Ships.

Naiſe, or Neſs. A Clift, or Point of Land projecting into the Sea.

Neap Tides. Thoſe that happen at the firſt or third Quarter of the Moon, which are neither ſo high nor ſwift as the Spring Tides, which happen at New and Full Moon.

Neat Weight. The Weight of the pure Commodity, without the Veſſel, Bag, Baſket, *&c.* in which it is, or was contained; as alſo well garbled, or Allowance made for it, called Trett.

Neſt, of Cheſts or Coffers, is three in Number.

Notary Public. Is a Perſon (authoriz'd) who draws and publickly atteſts Deeds, or Writings between Merchants, to make them authentic in any Country.

Notaries. Have the drawing, paſſing, keeping, iſſuing, *&c.* of all Deeds, Contracts, Charter-Parties, *&c.* in the Mercantile World. In their Books are regiſter'd Proteſts, Remonſtrances, *&c.*

Noting a Foreign Bill. A Notary Publick's going to be a Witneſs, or to take Notice that the Merchant will not accept or pay it.

O.

Okham. Tow or Flax driven into the Seams of a Ship, to make her Water-tight.

Orgal. The Lees of Wine dried, us'd by Dyers to make Cloth take Colour.

Overſet. When a Ship is over-turn'd.

Ouſter le mer. An Excuſe for not appearing in Court after a Summons, upon Account of being beyond-Sea.

Owlers. Perſons that carry prohibited Goods privately to the Sea-Side, in order to be ſhipp'd off contrary to Law.

P.

Pack. A Parcel of Goods put up for Carriage.

Palingman. A Merchant free-born.

Pawn-Brokers. Perſons who take Goods in Pledge, or Security for Money lent.

Peſterable Wares. Thoſe that take up much Room, and are troubleſome.

Petty Tally. A Competency of Proviſions for a Ship during her Voyage.

Pickage. Money paid in Fairs for Breaking of Ground to ſet up a Booth.

Pinnace. A ſmall Veſſel with a ſquare Stern, going with Sails and Oars, and carrying three Maſts.

Pirate. A Sea-Robber.

Pocket of Wool. About half a Pack.

Policy of Inſurance. A written Inſtrument, given to the Inſur'd by the Inſurer of Houſes, Goods, or Ships, whereby he obliges himſelf to pay the Sum inſur'd in Caſe of Loſs.

Port. A Harbour, or ſafe Station for Shipping.

Poſt an Account. Is to transfer it from one Book to another, as from the Journal to the Ledger.

Præmium. The Money paid for Inſurance, either of Goods, Houſes, or Shipping.

Primage. A cuſtomary Allowance to the Maſter and Mariners by the Merchants, paid for loading and unloading a Ship.

Privateers. Ships ſent out in Time of War by Merchants (authoriz'd) to ſeize the Ships, or Goods of Enemies.

Purſer of a Ship. The Perſon who has the Care of the Victuals on Board, and keeps a Liſt of the Ship's Company, and an Account of the Wages paid and due to them.

Q.

Quarantine. The Space of 40 Days, the cuſtomary Time appointed for a Ship to keep out of any wholſome Country, when ſhe arrives from a Country where the Plague, or any contagious Diſtemper rages, or is ſuſpected ſo to do.

Quarter-Deck of a Ship. That Part which is over the Steerage as far as the Captain's Cabbin.

R.

Rack Vintage. A Second Voyage to *France* for Rack-Wines.

Rack-Wines. Cleans'd and drawn off from the Lees.

Regrator. One who buys and ſells again in the

the ſame Market or within 4 Miles thereof; alſo one that trims up old Goods for Sale; a Huckſter.

Remancipate. To ſell or return Goods to him who firſt ſold them.

Rialto. A ſtately Marble Bridge at *Venice*, where the Merchants meet.

Royal Exchange, in London. A ſuperb Building, the moſt noble Structure for an Aſſemblage of Merchants that was ever ſeen.

Rigging. The Ropes belonging to the Maſts and Yards of a Ship.

Runner. A Rope with a Pully at one End, and a Hook at the other for hoiſting of Goods.

S.

Salvage. An Allowance (according to Statute and Civil Law) for ſaving Ships or Goods from the Danger either of Enemies or the Seas.

Sarpliar. A Piece of Canvas, to wrap Wares in.

Skipper. A Seaman.

Sound. To Sound at Sea, is to make Trial how many Fathoms the Sea is in Depth.

Smugglers. Such as conceal or run prohibited Goods.

Spring-Tides. See Neap-Tides.

Staple. A public Mart appointed for Merchants and Traders to bring their Goods to for Sale.

Staple-Goods. Are thoſe not ſoon ſubject to periſh.

Starboard. The right Side of a Ship.

Staticks. The Science of Weights and Meaſures.

Storage. Warehouſe-Room, or Rent.

Supercargo. A Perſon employ'd by the Merchants to go the Voyage, ſuper-intend the Cargo, and diſpoſe of it to the beſt Advantage.

Surcharge. An over-Charge, or Charge more than juſt.

T.

Tackle (of a Ship). The Ropes and Furniture, or the Ropes and Block-Pullies, made uſe of at the Water-ſide for lifting great Weights, *&c.*

Tallies. Cleft Pieces of Wood, on which Accounts are kept, by cutting Notches as on a Baker's Tally. They are us'd by the Officers in the Exchequer, who keep one of the Clefts in the Office, and deliver the other to thoſe who lend Money upon Loans, *&c.*

Tally-Man. One who ſells all Manner of Houſhold-Goods, Linnen and Woollen, *&c.* to be paid a certain Sum Weekly, by which Means he extorts prodigious Advantage from the Buyer.

Tarpaulin. A Canvas, well tarr'd and laid over the Hatch-way of a Ship, to keep the Hold free from Water.

Tellers. Officers in the Bank and Exchequer who receive and pay out Money.

Tideſmen. Cuſtom-Houſe Officers, appointed to attend on board Ships while Loading or Unloading, as well to prevent the running of Goods without paying of Cuſtom-Houſe Dues, as the importing or exporting Contraband Goods.

Tranſier. A Cuſtom-Houſe Warrant, or Let-paſs.

Trett. An Allowance on Grocery Ware and Drugs, of 4 *lb.* in every 104 *lb.* allow'd by the Merchant to the Buyer, but not from the King to the Merchant in paying Cuſtoms.

Tronage. A Toll or Cuſtom for weighing of Wool.

Tunnage. An Impoſt on ſo much *per* Tun, granted to the King, upon Liquors imported or exported.

U.

Ullage. The Quantity of Liquor that is wanting to fill up a Caſk that is but partly full.

Uncuſtom'd Goods. Such as has not paid Cuſtom.

Uſance, or Uſage (in negociating Bills of Exchange.) Is from *London* to *Holland*, & Contra, on Month; double Uſance is two Months; but to *Leghorn*, *Venice*, or any Part of the *Levant*, it is three Months.

Uſury. The Practice of lending Money for the Advantage ariſing therefrom; but generally an extravagant unlawful Gain is underſtood by the Word, for the Law only allows 5*s. per Cent.* on Money lent,

lent, and what is taken above that is illegal and Extortion.

W.

Watch (at Sea). The ſpace of four Hours.

Water-borne. Juſt a Float.

Wharf, or Key. A Place to ſhip off, or land Goods at.

Wharfage. Money paid for ſhipping or Landing Goods at a Wharf.

Wharfinger. The Keeper or Owner of a Wharf.

Wreck. The periſhing of a Ship at Sea, together with all the Living Creatures in it.

Note, If any one Creature eſcapes alive, be it only a Dog or a Cat, it entitles the Merchant to whatever Goods are ſav'd, if demanded within a Year and a Day; otherwiſe they belong to the King.

Y.

Yacht. A ſmall Ship, or Pleaſure Boat.

Yard of a Ship. The Timber that goes croſs the Maſt, and to which the Sails are faſten'd.

Yaw. The Ship is ſaid to Yaw, when thro' the Fault of the Steers-man, ſhe is not kept ſteady in her Courſe.

Z.

Zacca. The Mint at *Venice*.

An exact Extract of the Poſtage of Letters, *from and to the* General-Poſt-Office *in* Lombard-ſtreet, LONDON, *as ſettled by Act of Parliament.*

In ENGLAND.

For every Piece of Paper, or Packet, the following Rates, viz.

		s.	d.
BEtween LONDON, and any Place, not exceeding the Diſtance of 80 *Engliſh* Miles, and for every Packet of Writs, Deeds and other Things,	Single	00	03
	Double	00	06
	Treble	00	09
	Ounce	01	00
Between *London*, and any Place, above eighty Miles diſtant, within the Kingdom of *England* and Town of *Berwick* upon *Tweed*, and for every Packet of Writs, Deeds, and other Things,	Single	00	04
	Double	00	08
	Treble	01	00
	Ounce	01	04

All LETTERS *directed on board any Ship, or Veſſel, to the following Places, pay*

To Graveſend, Chatham, Sheerneſs, Nore, Black-Stakes, Downs, Dover, Portſmouth, Spithead, Ipſwich, Harwich, Margate-Roads, Lymington, Southampton,	Single	00	04
	Double	00	07
	Treble	00	10
	Ounce	01	01
To Falmouth, Weymouth, Dartmouth, Plymouth, Portland-Road, Torbay, Haverford-Weſt, Briſtol, Liverpool, Exeter, Newcaſtle, Hull, Cheſter, Yarmouth, Cows, or Iſle of Wight, WhiteHaven, North-ſhields,	Single	00	05
	Double	00	09
	Treble	01	01
	Ounce	01	05

SCOTLAND.

To Edinburgh, Leith, Dumfreis, Dunbar,	Single	00	06
	Double	01	00
	Treble	01	06
	Ounce	02	00

IRELAND.

To Dublin.	Single	00	06
	Double	01	00
	Treble	01	06
	Ounce	02	00

N. B. In the two laſt Articles of *Scotland* and *Ireland*, if directed on board any Ship, then one Penny more muſt be added, over and above the Rates here ſet down.

Inland Poſt-Nights are *Tueſdays*, *Thurſdays*, and *Saturdays*.

Foreign Letters *pay into the Foreign Office the following Rates.*

All Letters or Packets to any Part of *Spain*, by the *French* Poſt, *Mondays* and *Thurſdays*, pay

To Cadiz, Alicant, Oporto, Madrid, Barcelona, Malaga, Gibraltar, Girona,	Single	01	06
	Double	03	00
	Treble	04	06
	Ounce	06	00
To Liſbon, only once a Week, on *Tueſdays*, and pay	Single	01	06
	Double	03	00
	Treble	04	06
	Ounce	06	00

All Letters or Packets to any Part of *Italy*, or *Sicily*, by the *French* Poſt, *Mondays* and *Thurſdays*, pay

To Leghorn, Port-mahon, Ancona, Genoa, Cyprus, Smyrna, Meſſina, Geneva,	Single	01	03
	Double	02	06
	Treble	03	09
	Ounce	05	00

All Letters or Packets by the *Dutch* Poſt, *Tueſdays* and *Fridays*, pay

To Italy, Sicily, Germany, Venice, St. Peterſbourg, Switzerland, Stockholm, Denmark, Elſenore, Sweden, Elſingbourg, Norway, and all Parts of the North,	Single	01	00
	Double	02	00
	Treble	03	00
	Ounce	04	00
All Letters or Packets by the *Dutch* Poſt to *Hamborough*, pay	Single	00	10
	Double	01	08
	Treble	02	06
	Ounce	03	04

France, *Holland*, or *Flanders*, pays no Poſtage here.

Note, Invoices, Bills of Loading, and Bills of Exchange, are not rated by the Foreign Office; but then the ſaid Office muſt be ſatisfied that nothing but Invoices, Bills, *&c.* are incloſ'd in ſuch Letters.

As the Poſt-Maſter-General has ſome Time ſince publiſh'd in almoſt all the publick News-Papers the following Advertiſements, I ſhould be eſteem'd very remiſs, and blame-worthy, were I not to inſert them here.

General-Poſt-Office, London, July 3, 1742.

WHEREAS divers Perſons, thro' Ignorance or Careleſsneſs, frequently put Letters into the General-Poſt-Offices, and receiving Houſes, both in Town and Country, directed on Board of Ships, and to Foreign Parts, without paying at the ſame Time the Paſſage, as ought to be done: And whereas Letters and Packets are often put into the ſaid Offices with Money and Rings enclos'd; and in Fraud of his Majeſty's Revenue, divers Perſons preſume to ſend Letters with falſe and counterfeit Franks: This is to acquaint the Publick, that no Letter, under any of the Circumſtances aforeſaid, have any Right by Law to be forwarded.

Note, That Letters going out of *Great-Britain* (except to *France*, *Holland*, and *Flanders*) have, by the antient Uſage of this Office, paid the Foreign Poſtage, and are requir'd by the Act of Parliament ſo to do, at the Office in *Great-Britain*, where firſt put in.

Note alſo, That if ſuch Letters to Foreign Parts are put into any of the Country-Offices, the Inland Poſtage of ſuch Letters to *London* muſt be paid on putting the ſame into ſuch Office.

By Command of the Poſt-Maſter-General,

J. D. BARBUTT, *Secretary.*

General-Poſt-Office, October 19, 1744.

PUblick Notice is hereby given, to all whom it may concern, That the Mail for *Flanders*, which us'd to go out from this Office upon *Monday* Night, will not go out 'till the *Tueſday* Night of every Week for the Time to come, or 'till Orders ſhall be given to the contrary.

By Command of the Poſt-Maſter-General,

GEO. SHELVOCKE, *Secretary.*

The Rates and Orders for Carmen, as ſettled at the General-Quarter-Seſſions of the Peace.

ALL Carmen working with Cars in the City of *London*, and Liberties thereof, may demand and take for every Carriage, or Load of the Commodities under-mentioned, the Rates hereafter following, *viz.*

	s.	*d.*
From any Wharf between the Tower and London-Bridge, to Tower-ſtreet, Grace-church-ſtreet, Fenchurch-ſtreet, Biſhopſgate-ſtreet within, Cornhill, and Places of the like Diſtance up the Hill with 18 Hundred Weight, not exceeding 20 Hundred Weight	2	2
And for every 100 Weight above 2000 Weight	0	2
Two Puncheons of Prunes, 2 Bales of Mather, 20 Barrels of Figs, 2 Fats of Fuſtians, 6 ordinary Sacks of Cotton Wool of Smyrna, and 3 Cypreſs Bags, a Butt of Currants, a great Butt of Oil, 3 Cheſts of Sugar, 8 Bags of Allom, 1 Laſt of Flax, 1 Laſt of Hemp, and any other Goods not herein-named, of the like Weight, for every Load	2	0

	s.	d
For Sea-Coal, the Load being half a Chaldron, or for every Hundred of Faggots	1	2
And from any of the Wharfs aforeſaid to Broad-ſtreet, Lothbury, Baſſiſhaw, Coleman-ſtreet, Ironmonger-lane, St. Lawrence-lane, Milk-ſtreet, Aldermanbury, Cheapſide, Wood-ſtreet, Friday-ſtreet, Bread-ſtreet, and Places of like Diſtance, for the Weight of 18 Hundred Weight, not exceeding 2000 Weight, for the Goods aforeſaid, and other Goods herein-named, of the like Weight, for every Load ——	2	6
And being above 2000 Weight, for every Hundred —— —	0	2
For Sea-Coal, the Load being half a Chaldron, or for 100 Faggots ——	1	4
Alſo from any of the Wharfs aforeſaid, to Smithfield-bars, Holborn-bars, Temple-bars, or any of the Bars on the North-Side of the City, and Places of the like Diſtance, up the Hill with 18 Hundred Weight, not exceeding 20 Hundred Weight for every Load	3	4
And going beyond the ſaid Places, the Parties to agree with the Carmen.		
Alſo from any of the Wharfs aforeſaid, to Tower-ſtreet, Biſhopſgate within, Cornhill, and other Places of like Diſtance, up the Hill with 14 hundred Weight, not exceeding 18 hundred Weight every Load.	1	10
Twenty Pieces of Raiſins, a Load of Raiſins of the Sun, 6 Bags of Pepper, 6 ordinary Bags of Galls, 3 great Bags of Galls, 6 Bales and Barrels of Indigo, 6 Bales of Grogram Yarn, 6 Bales of Turky Silks, 5 Hogſheads of Cloves, 4 Bales of Callicoe, 3 Hogſheads of Wines, 2 Cheſts of Sugar, or any other Goods of the like Weight, 5 Hogſheads of Tobacco, not exceeding 18 hundred Weight.	1	10
Alſo from any of the Wharfs aforeſaid, to Broad-ſtreet, Lothbury, Old-Jewry, Baſſiſhaw, Coleman-ſtreet, Ironmonger-lane, St. Lawrence-lane, Milk-ſtreet, Aldermanbury, Cheapſide, Wood-ſtreet, Friday-ſtreet, Bread-ſtreet, and Places of the like Diſtances, for any Goods of the ſame Quantity and Weight, for every Load	2	0
Alſo from any of the Wharfs aforeſaid, to Tower-ſtreet, Grace-church-ſtreet, Fen-church-ſtreet, Biſhopſgate within, Cornhill, and other Places of like Diſtance up the Hill, with 8 hundred Weight, not exceeding 14 hundred Weight	1	6
A Butt or Pipe of Wine, or Oil, Backs of Canvas, 2 Hogſheads, or 3 Tierces, a Fat of Fuſtians, and all other Goods of the like Bulk, or Weight, for every Load	1	6
From any of the Wharfs aforeſaid, to Broad-ſtreet, Lothbury, Old-Jewry, Baſſiſhaw, Coleman-ſtreet, Ironmonger-lane, St. Lawrence-lane, Milk-ſtreet, Aldermanbury, Cheapſide, Wood-ſtreet, Friday-ſtreet, and other Places of like Diſtances, for any other Goods of like Weight, for every Load	1	8
From London-Bridge-Foot Weſtward, to the Old-Swan, Coal-harbour, the Three Cranes, Queenhithe, Broken-wharf, Paul's-wharf, Puddle-wharf, the Wardrobe, and to all other Places not exceeding the Poultry, Cheapſide, or Newgate-market, for 13 hundred Weight, not exceeding 18 hundred Weight ——	1	10
For Sea-Coal, the Load or half Chaldron, or for 100 of Faggots ——	1	2
And from all other Wharfs and Places, between London-Bridge and Temple-bar to the ſame, and Places of the like Diſtance, for every Load, or half Chaldron of Sea-Coal, or for 100 of Faggots —— —— —— ——	1	2
To all Places Northward of the Poultry, Cheapſide, Newgate-market, Holborn-bridge, and Fleet-ſtreet, for every 14 hundred Weight, not exceeding 18 hundred Weight —— —— —— ——	2	2
From Tower-ſtreet, Grace-church-ſtreet, Fen-church-ſtreet, Biſhopſgate-ſtreet within, Cornhill, and other Places of like Diſtance, for every Pack of 20 Cloths, for 6 Bales of Cloths and Kerſeys, 6 Bales of Pepper, 6 Barrels of Indigo, 5 Hogſheads of Cloves, and for other Goods not herein-mention'd, of like Weight, to the Water-ſide	1	4
And from Broad-ſtreet, Lothbury, Old-Jewry, Baſſiſhaw, Coleman-ſtreet, Ironmonger-lane, St. Lawrence-lane, Milk-ſtreet, Aldermanbury, Cheapſide, Wood-ſtreet, Friday-ſtreet, Bread-ſtreet, and other Places of like Diſtance, for the like Weight, to the Water-ſide —— —— —— ——	1	8

And for Places, nearer or of leſs Diſtance, the Parties hiring, and to be hired, are to make Agreements, anſwerable, or proportionable to the Rates before-mention'd.

Farther Orders for Carmen.

1. THE Carmen, for the foregoing Rates, are to help load and unload their Cars.

2. If a Carman exact more than the Rates aforeſaid, upon due Proof before the Lord Mayor, or any two Juſtices of the Peace, he ſhall ſuffer Impriſonment for the Space of 21 Days, without Bail or Main-prize.

3. If any Merchant, or other Perſon, ſhall refuſe to pay a Carman his Hire, after theſe Rates, upon Complaint made by the Carman to the Preſident of *Chriſt's-Hoſpital*, or any Juſtice of the Peace, the Preſident or Juſtice may oblige him to pay it.

4. All Merchants or others, may chuſe what Car they pleaſe, except ſuch as ſtand for Wharf-work, Tackle-work, Crane-work, Shops and Merchants Houſes, which are to be taken in Turn.

5. Every Carman ſtanding with his empty Car next to any Goods to be loaden, ſhall upon the firſt Demand load the ſame, without bargaining for any other Wages, than the Rates before-mention'd.

6. If a Merchant, or other Perſon, ſhall cauſe a Carman to attend at his Houſe, Shop, Warehouſe, or Cellar, with his loaden Car above half an Hour before he unloads, (the Carman being willing to unload the ſame) he ſhall pay the Carman after the Rate of 12 Pence for every Hour, after the firſt half Hour, for his Attendance.

7. Every licens'd Carman is to have a Piece of Braſs fix'd upon his Car, upon which is to be ſet a certain Number, which Number (together with the Carman's Name) is regiſter'd in a Book kept for that Purpoſe in *Chriſt's-Hoſpital:* So that, if any Carman offends, it is but taking Notice of the Number of his Car, and by that you will find his Name in the Regiſter.

8. Every Carman that ſhall not conform to theſe Rules, or ſhall work without a number'd Piece of Braſs fix'd on the Car, may be ſuſpended from his Employment.

N. B. Complaints of the Abuſes of Carmen may be made every *Tueſday*, at Two o'Clock in the Afternoon to the Court, ſitting in *Chriſt's-Hoſpital.*

The Rates of Watermen, as ſet forth by the Lord-Mayor and Court of Aldermen.

	Oars s.	Oars d.	Sc. d.
FROM London to Limehouſe, New-Crane, Shadwel Dock, Bell-wharf, Ratcliff-Croſs	1	0	6
From London to Wapping-dock, Wapping-New, and Wapping-Old-Stairs, the Hermitage, Rotherhithe-Church-ſtairs, and Rotherhithe-ſtairs	0	6	3
From St. Olave's to Rotherhithe-church-ſtairs, and Rotherhithe-ſtairs	0	6	3
From Billingſgate and St. Olave's to St. Saviour's-Mill	0	6	3
All the Stairs between London-bridge and Weſtminſter	0	6	3
From either Side above London-bridge to Vaux-hall	1	0	6
From Whitehall to Lambeth and Vaux-hall	0	6	3
From Temple, Dorſet, Black-friars-ſtairs, and Paul's-wharf, to Lambeth	0	8	4
Over the Water directly in the next Boat, between London bridge and Limehouſe, or London-bridge and Vauxhall	0	4	2

OARS.

OARS.

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From *London* to

	Whole Fare s.	Whole Fare d.	Company s.	Company d.
Graveſend	4	6	0	9
Graſe, or Greenhive	4	0	0	8
Burfleet, or Eriff	3	0	0	6
Woolwich	2	6	0	4
Blackwall	2	0	0	4
Greenwich, or Deptford	1	6	0	3
Chelſea, Batterſea, Wandſworth	1	6	0	3
Putney, Fulham, Barn-elms	2	0	0	4
Hammerſmith, Chiſwick, Mortlake	2	6	0	6
Brentford, Iſleworth, Richmond	3	0	0	6
Twickenham	4	0	0	6
Kingſton	5	0	0	9
Hampton-Court	6	0	1	0
Hampton-Town, Sunbury, and Walton	7	0	1	0
Weybridge and Chertſey	10	0	1	0
Stanes	12	0	1	0
Windſor	14	0	2	0

Rates for carrying Goods or Paſſengers in the Tilt-Boats between London *and* Graveſend.

	s.	d.
A half Firkin	0	1
A whole Firkin	0	2
A Hogſhead	2	0
A hundred Weight of Cheeſe, Iron, or any heavy Goods	0	4
A Sack of Salt or Corn	0	6
An ordinary Cheſt or Trunk	0	6
An ordinary Hamper	0	6
The Hire of the whole Tilt-Boat	22	6
Every ſingle Perſon in the ordinary Paſſage	0	6

If a Waterman takes or demands more than theſe Rates, he is liable to pay forty Shillings, and ſuffer half a Year's Impriſonment.

And if he refuſes to carry any Paſſenger or Goods at theſe Rates, upon Complaint made to the Lord-Mayor, and Court of Aldermen, he ſhall be ſuſpended from his Employ for twelve Months.

FINIS.

20.2.13.

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